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The National Counterfeit Detector

JUNE 1909

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SPECIAL GUARANTEE TO YEARLY SUBSCRIBERS ONLY.

We will pay the face value of any counterfeit United States Note, Treasury Note, Gold Certificate, Silver Certificate, or National Bank note, also that of any Canadian note, not mentioned in our latest publication or by our special postal notice, on presentation, that is accepted by yearly subscribers.

THE RECOGNIZED AUTHORITY

The National Counterfeit Detector

GRANT, BUSHNELL & CO., Publishers

73 BROAD STREET, NEW YORK

J. FRED GRANT, President.

E. D. BUSHNELL, Vice-President.

ROBERT A. JONES, Sec'y and Treas.

Compiled and published under the personal supervision of the experts

J. FRED GRANT and E. D. BUSHNELL

Published Monthly.

June, 1909

\$3 Yearly; In advance.

New Counterfeit \$5 Silver Certificate (Indian Head).

Series 1899; check letter A; face plate number 609; J. W. Lyons, Register of the Treasury; Chas. H. Treat, Treasurer of the United States.

Photo-mechanical process, on fair quality of paper with fibre imitated by red and blue ink lines. In portrait of Indian, face appears too stout and more of a female face than the typical male; the eyes are very poorly portrayed, feathers and regalia poorly done. Numbering a trifle lighter and out of alignment. Seal and large numeral "5" lighter blue than genuine. The wording which appears over seal at right end is "Series of 1889" instead of "1899," as in genuine, but in lower left corner is correct and both are much blurred. The title "Register of the Treasury" under J. W. Lyons' name, poorly done, and period omitted after word "Treasury." The title "Treasurer of the United States," under Chas. H. Treat's name, also poorly done, none of the t's being crossed, and the period omitted after the word "States." The three periods in Chas. H. Treat's name omitted. Lathework, both front and back, fairly done. Green color of back fair.

Credit is due Mr. Edward Henn, Paying Teller Jersey City Trust Co., Jersey City, N. J., for the detection of this counterfeit.

New Counterfeit \$5

CHECK LETTER B.

New Counterfeit \$5 United States Note

Mr. John E. Wilkie, Chief of the Secret Service, reports a new counterfeit as follows: Series 1907; check letter B; plate number blurred but looks like 217; W. T. Vernon, Register of the Treasury; Charles H. Treat, Treasurer; portrait of Jackson.

This is a poor photomechanical production upon a single piece of paper with no attempt to imitate silk threads. The lathework front and back, and in fact all of the fine work on the note, is so blurred that it should attract immediate attention and should not deceive the ordinary careful handler of money.

This note was discovered in New York, and Assistant Teller Cornelius Outcault, of the Irving National Bank, is responsible for its detection.

The National Counterfeit Detector

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June, 1909

\$3 Yearly; In advance.

New Counterfeit \$10 National Bank Note

CHECK LETTER G.

Mr. W. H. Moran, Acting Chief of the Secret Service, reports a new counterfeit as follows:

On the Citizens Central National Bank of New York, N. Y.; series of 1902; check letter G; J. W. Lyons, Register; Ellis H. Roberts, Treasurer; charter number 1290; bank number 17592; Treasury number A128250; portrait of William McKinley.

This counterfeit is apparently printed from lithograph plates on two pieces of paper between which silk threads have been distributed. The pink seal is excellent, both as to color and workmanship. The numbering is poor, the figures being irregular in size and alignment. The lathe work, particularly on back of note, is blurred and indistinct. This counterfeit is more than ordinarily deceptive.

The first one of these counterfeits was discovered by Mr. Henry J. Iles, Receiving Teller of the Borough Bank of Brooklyn.

New Counterfeit \$5 Silver Certificate (Indian Head)

CHECK LETTER B.

Series 1899; check letter B; face plate number 636; back plate number 553; J. W. Lyons, Register of the Treasury; Chas. H. Treat, Treasurer of the United States.

Photo-mechanical process, on fair quality of paper with fibre imitated by red and blue ink lines. In portrait of Indian, face appears too stout and more of a female face than the typical male; the eyes are very poorly portrayed, feathers and regalia poorly done. Numbering a trifle lighter and out of alignment. Seal and large numeral "5" lighter blue than genuine. The wording which appears over seal at right end is "Series of 1889" instead of "1899," as in genuine, but in lower left corner is correct and both are much blurred. The title "Register of the Treasury" under J. W. Lyons' name, poorly done, and period omitted after word "Treasury." The title "Treasurer of the United States,"

under Chas. H. Treat's name, also poorly done, none of the t's being crossed, and the period omitted after the word "States." The three periods in Chas. H. Treat's name omitted. Lathe work, both front and back, fairly done. Green color of back fair.

Credit is due Mr. W. P. Hadwen, Paying Teller of the National Copper Bank, New York City, for the detection of this counterfeit.

New Counterfeit \$2 Silver Certificate

CHECK LETTER A.

W. H. Moran, Acting Chief of the U. S. Secret Service, reports a new counterfeit as follows:

Series of 1899; check letter "A;" face plate No. 1110; W. T. Vernon, Register of the Treasury; Chas. H. Treat, Treasurer of the United States. Portrait of Washington.

This counterfeit is apparently printed from etched plates of fair workmanship on good quality bond paper, no attempt having been made to imitate the silk fibre of the genuine. The blue seal, large numeral, and numbers are of good color and workmanship. The number of the note at hand is D53579933. The portrait of Washington is the worst feature of the note. It does not stand out in relief from the background, which causes it to lack the life likeness of the genuine. The green ink of the back is much darker than the genuine. This counterfeit should not deceive the ordinarily careful handler of money.

The Teller of the Fidelity Bank of New York City, also J. E. Baltteim, Receiving Teller of the People's Safe Deposit & Trust Co., of Jersey City, discovered one of the above counterfeits.

New Counterfeit \$5 Silver Certificate (Indian Head)

CHECK LETTER C.

Act of August 4, 1886; series 1899; check letter C; face plate number 806; back plate number 553; J. W. Lyons, Register; Chas. H. Treat, Treasurer. Portrait of Indian chief. A very dangerous counterfeit. The sample before us bears serial number D31562175, but as numbers are easily changed, it is not safe to be guided entirely by them. The paper is same thickness as genuine. Silk fibre is imitated by blue and red ink lines. Were it not that the counterfeit is printed with a slightly lighter shade of ink, both front and back, it would be impossible, by a casual glance, to distinguish the counterfeit from genuine note, though on close examination it will be seen that in counterfeit the Indian's face has a frowning expression, the pupils of the eyes not showing as in genuine, and on counterfeit the locket on Indian's chest is too white, lacking shading of genuine. In genuine the tails or feathers hanging from Indian's head on each side have a light shading, while in counterfeit they are dark and blurred. Counterfeit has "Series 1899" under serial number on lower left side of note and "Series 1889" over seal on right side of note; both should be "1899." Examining counterfeit closely under a magnifying glass, the figures of the numbers appear too thin and of irregular size and formation. In signature of Treasurer Treat the periods have been omitted after "Chas", "H" and the final ending of the name. The "H" and "T" are also disconnected, while in genuine they are connected. In line "Treasurer of the United States," under signature of Chas. H. Treat, the words "Treasurer" and "of" run together like one word, the letters are irregular, the letters "t" not all crossed and letter "n" in "United" broken. Lathe work on both front and back of counterfeit is a good imitation, but under a close examination appears coarse and irregular.

Credit is due Mr. J. A. Huntington, Assistant Secretary of the New Rochelle (N. Y.) Trust Co., for the detection of this counterfeit.

New Counterfeit \$20 National Bank Note

CHECK LETTER A.

This counterfeit is on the First National Bank of Wessington, South Dakota. Series of 1902; W. T. Vernon, Register; Chas. H. Treat, Treasurer; portrait of Hugh McCulloch; check letter A; Treasury serial number R663730; bank number 246; charter number 8335. A genuine one-dollar bill from which the printing had been bleached was used in order to obtain the paper for this counterfeit. Under a strong magnifying glass small portions of the design of the one-dollar bill can still be discerned. This note is a poor pen and brush production. Portrait very poor, rough and scratchy. Red ink of charter number and seal fair, but off color. Lettering uneven and irregular on both back and face of note. Lathe work on all parts of note very poor, merely a mass in counters with a few white lines.

Credit is due Mr. Harry W. Jones, of the Continental National Bank, of Chicago, for the discovery of this counterfeit.

Mr. John E. Wilkie, Chief of the Secret Service, says there will probably be other counterfeits produced in this same manner, as the division previously received a pen-made counterfeit \$10 silver certificate executed on a bleached one-dollar bill, much of the lathe work of the original note being used in the make-up of the counterfeit. These pen-and-ink productions come from Chicago.

New Counterfeit \$2 Silver Certificate

CHECK LETTER B.

Act of August 4, 1886; series 1899; check letter B; plate number very indistinct, but probably 884 or 984; W. T. Vernon, Register; Chas. H. Treat, Treasurer.

Very poor photo-mechanical production on a fair quality of paper, but having a greasy appearance and touch. Numbering fairly well done, but a lighter blue than genuine. Seal and large numeral "2" a darker blue than genuine. Portrait of Washington very scratchy. Lathe work cannot be traced; in fact, the whole face of note has a very scratchy and blurred appearance and is much darker than genuine. Back of note a lighter green than genuine and is also very much blurred and indistinct. No silk fibre nor any imitation of it.

Credit is due Mr. E. J. Voltz, paying teller of the Columbia National Bank of Buffalo, N. Y., for the detection of this counterfeit.

New and Dangerous Counterfeit \$5 Silver Certificate

CHECK LETTER A.

Mr. John E. Wilkie, Chief of the Secret Service, reports a new counterfeit as follows:

Act of August 4, 1886; series 1899; check letter "A," face plate number 652; back plate number 493; J. W. Lyons, Register; Ellis H. Roberts, Treasurer; portrait of Indian Chief.

The sample note under examination, which bears the serial number A41823133, is a deceptive photomechanical production on two pieces of paper, with distributed silk fibre between them in imitation of the genuine. The seal, denominational design, and serial number are all lighter than the genuine in color. The printed face of the note is nearly an eighth of an inch short and the back nearly a quarter of an inch shorter than the genuine.

The word "treasurer" in the italic type under the signature of Roberts is badly printed and the letters imperfectly formed. The fine cross hatching in the background of the portrait of the Indian chief is only suggested in the counterfeit, where these lines appear much coarser than in the genuine and badly broken. The lines forming the shading of the blue denominational figure on the left face of the note are thicker than the genuine and are much broken. On the back of the note the words "this certificate is receivable, etc.," are very badly reproduced, the lines being much broken and the letters imperfectly formed.

The word "five" appearing on the back of the note immediately to the right of the panel containing the words "United States of America" is very imperfectly reproduced. Under the first "A" in America in the panel referred to on the back of the note there is in the genuine a small unshaded space, which is entirely filled up in the counterfeit. The shading under the words "United States of America," in the counterfeit looks like a picket fence in very bad repair, instead of being regular in its formation, with the lines running all the way from dark shading to bottom of panel. Color of back very nearly approximates that of the genuine, being a trifle darker green. This note made its appearance in Philadelphia.

Great Catch by Captain Flynn.

Captain Flynn of the United States Secret Service, raided a gang of counterfeiters at a forty-acre farm in Wilton, Conn., and arrested them just in time to prevent the circulation of a vast quantity of silver coins and \$5 notes.

Michael Amico, of No. 55 Park Street, Brooklyn, is an ex-convict, having served several terms for counterfeiting; consequently his whereabouts when he is out of prison is of great interest to Captain Flynn and his men. Amico was released from Sing Sing two months ago. Chief Flynn knew he was coming out and assigned four of his men—Henry, Burke, Jarvis and Klinke—to shadow the convict. Day and night they never lost track of him and presently they saw that he was paying frequent visits to manufacturers of ink and to engraving houses. They also saw Amico much in the company of Rocco Figliuolo, who is said to have made \$100,000 counterfeiting naturalization certificates and selling them to immigrants. Figliuolo served a term in Sing Sing for this.

Just what this pair were plotting the Secret Service men could not discover, but they learned that they had sent to Italy for Giuseppe Mandro, an expert engraver. When Mandro arrived the trail led out to the forty-acre farm in Wilton, Conn. Several men were already installed on the old farm when Amico first went there, and they all seemed to be diligently tilling the soil.

Agents Henry and Burke loafed about the place, waiting their opportunity to swoop in and get evidence, when they noticed that a big dog stood guard over a stone flagging that covered a dried up well. Efforts to learn what was in the well were frustrated by the dog, and Burke and Henry didn't feel sure enough of their ground to kill the dog and explore the well. They waited until their chief arrived at Wilton with seven additional men.

Captain Flynn bought a big steak and easily persuaded the dog to abandon his post. Then the flagging was lifted from the well. Inside were found two finely engraved dies for making half dollars and two more for making quarters. There was also \$100 worth of onion skin paper for making bank notes and several reams of coupon bond paper, also many sheets of silver. This was enough evidence to justify a raid, and the detectives descended upon the little farm house, where they nabbed Amico. Mandro and a man named Posca were caught in a field near the farmhouse.

Before riding out to the farm with his men in two automobiles, Captain Flynn had telephoned to the place, and saying that he was a friend of Rocco Figliuolo, asked when he was coming out. Amico, who was completely deceived, said Rocco was coming out on the 4 o'clock train from the Grand Central Station. Two Secret

Service men made quick connections and nabbed Rocco on the train. He carried a grip in which there were several printing press rollers and a big sheaf of onion-skin paper.

Later Joseph Peggolli, alleged owner of the farm, was arrested at his home at No. 116 Mott Street, New York City. Captain Flynn said Peggolli was financing the plot.

The counterfeiting plant, completely rigged, was found in the cellar of the farmhouse. Four hundred silver half dollars were confiscated, as well as several hundred quarters. Only a few five-dollar bills had been made, and the ink was too thick on them to make them of any value even as counterfeits.

The silver the counterfeiters were using was of higher degree of fineness than the Government uses. The Government silver is 90 per cent. fine. The silver seized on the Wilton farm was 92.7 per cent. fine. The counterfeiters bought this silver for sixty cents an ounce. From one ounce they could stamp five quarters, or \$1.25 worth of coin.

The prisoners were taken to New Haven and arraigned in the Federal Court.

NOT LOSING DEPOSITS.

One of our financial contemporaries in reporting the move at Washington to permit National banks in certain States to take advantage of the acts guaranteeing deposits, declares that the State banks in Oklahoma are gaining in deposits, while the National banks, who are forbidden to take advantage of the guaranty act, are losing deposits. We desire to state that in spite of the fact that there are fewer National banks in Oklahoma now than at the time when the deposit guarantee act went into effect, nevertheless those that remain show not only that they are holding their own but in fact enjoying an increase of deposits. A reference to the reports of the Comptroller of the Currency would have saved our contemporary from falling into so gross an error of fact as this to which we refer. Take the two recent statements, that of February 5, 1909, and that of November 27, 1908. On the latter date there were 288 National banks in Oklahoma with \$36,280,000 individual deposits. At the recent date there were 270 banks with \$39,716,000 deposits. Up to the present time, therefore, the situation in Oklahoma proves conclusively that there are many National banks whose customers cannot be induced to transfer their balances to State banks, however great the inducement which the latter are able to hold out in the way of a theoretic absoluteness of security. We say theoretic because this policy of guaranty has still to be put to the test of time to prove its practicability.

Increase in the World's Gold Supply.

The world's stock of gold has increased about one-half in the last decade, and doubled in the last quarter of a century. The stock of gold money has meantime grown in even greater proportion, being practically 75 per cent. more than a decade ago.

This is a summarization of a series of tables which will appear in the Statistical Abstract of the United States, issued by the Bureau of Statistics of the Department of Commerce and Labor. These tables show the gold production of the world since the discovery of America, and the amount of gold money in the world, country by country. The gold production from the discovery of America to the present time aggregates 13 billion dollars, speaking in very round terms; and the amount of gold now in existence is estimated by experts, still speaking in round terms, at 11 billion dollars' value, while the value of the gold coin in all the countries of the world for which statistics are available now aggregates 7 billion dollars.

A careful study of these tables shows a very rapid increase in gold production in recent years. Prior to the year 1700 the world's gold production averaged about 5 million dollars a year; from 1700 to 1750 it averaged about 10 millions a year; from 1750 to 1850 it averaged about 12 million dollars a year. With the discovery of gold in the United States in 1849, and a little later in Australia, the world's production of gold increased tenfold, the annual output of gold mines ranging above 100 millions per annum from 1850 to 1890. In 1893 the production passed the 150 million line; in 1894 it was 181 millions, and in 1896 202 millions. From that time forward the growth was still more rapid, crossing the 300-million line in 1899, and exceeding 400 millions in 1906, 410 millions in 1907 and 427 millions in 1908. As a result of this rapid growth in production in recent years the gold output of the world's mines during the 10 years ending with 1908 aggregated, according to the figures in question, 3,400 million dollars, while the product of the immediately preceding 15 years aggregated 2,400 millions, making a total of nearly 6 billion dollars' worth of gold produced in the last 25 years, out of a total production of 13 billions since the discovery of America.

Meantime, although gold is more carefully conserved than any other article of man's production, some portions of the 13 billions have disappeared; and the best estimates put the total world's supply of this metal at the present time at about 11 billion dollars, of which one-third, still speaking in round terms, is the product of the last 10 years, one-half the product of the last 25 years, and three-fourths the product of the last 60 years.

About two-thirds of this world's stock

of gold exists in the form of coin, or bullion held for coining purposes. One of the tables shows, under the title of "Approximate Stocks of Money in the Principal Countries of the World," the total stock of gold in circulation and in banks as a little more than 7 billion dollars, or practically two-thirds of the 11 billion dollars' worth of gold estimated as now existing in the world. Of this 7 billions of gold money in the various countries, about 3 billions is reported as in circulation, and about 4 billions as in banks and public treasuries. Considering its distribution by countries, the United States has a greater supply of gold money than any other country, the figures being, according to this table: United States, 1,613 millions; Germany, 1,044 millions; France, 926 millions; Russia, 917 millions; United Kingdom, 565 millions; Austria-Hungary, 303 millions; Italy, 258 millions; Australia, 159 millions; Egypt, 140 millions; Argentina, 140 millions; Turkey, 132 millions; India, 113 millions; Japan, 96 millions; Canada, 66 millions, and Brazil, 51 millions.

The stock of gold money in the United States (including bullion) has, according to these figures, increased at about the same rate as the world's supply, the total quantity of gold money reported in the United States a decade ago (November, 1898) being 925 millions against 1,613 millions at the present time, the increase during the decade having thus been about 75 per cent., while the increase in the world's stock of gold money during that time was, as already shown, also about 75 per cent.

Fully one-fourth of the 13 billion dollars' worth of gold produced in the world since the discovery of America has come from the mines of the United States. The production of gold in the United States since 1792, the earliest record available, is a little over 3 billion dollars in value, or nearly one-fourth of the total of 13 billion dollars given as the world's product since 1492. During the last 10 years the production in the United States has aggregated between 8 and 9 hundred million dollars, or about one-fourth of the total world product of about 3½ billions during that period. The United States occupies second place in the list of the world's gold producers—South Africa standing first, with a little over 150 millions; the United States slightly less than 100 millions; Australasia about 80 millions; Russia about 25 millions, and Mexico a little less than 20 millions.

Of the world's stock of money, as shown by one of the tables from which the above statements are drawn, 7 billion dollars is gold, 3½ billions silver and 4 1-3 billions uncovered paper. Ten years ago the figures were—gold, 4½ billions; silver, 4 billions; paper, 2 1-3 billions; the amount of gold money having thus increased over

50 per cent., paper about 80 per cent., while silver declined about 10 per cent.

As to what use is being made of that portion of the world's gold not utilized as currency or as a basis for currency, the Statistical Abstract quotes a statement from a late report of the Director of the Mint, in which he estimates the world's consumption of gold in the arts and industries in 1907 at 135 million dollars.

The tables of gold production, above referred to, are accompanied by similar statements regarding silver production. They show that the coining value of silver produced from the mines of the world since 1492 is practically equal to that of the gold produced in that period—13 billion dollars. The annual production of silver continues to slowly and steadily increase as to quantity and coining value, the product in 1907 being 185 million ounces against 160 millions in 1897, and the coining value in 1907 being 239 million dollars against 207 millions in 1897. Stated in commercial values, however, the figures are materially less, the commercial value of the silver produced in 1907 being 122 million dollars and that in 1897 96 millions.

CHINA TO COIN SILVER.

Domestic bullion merchants have received official intelligence from China that the recent large shipments of silver from London and New York have been absorbed for account of five of the nineteen mints of the Empire which are to begin coining under the recent Imperial Act, on May 15. The first emissions will be of Haikwan taels, a coin which is the basis of all payments through customs houses and for imperial and provincial taxes. The edict which has ordered the coinage of these taels calls for a consumption of 97,000,000 ounces of 999-1,000ths fine silver. Only a small part of this requirement is available for coinage during this year, but arrangements are being perfected whereunder an increase in imperial taxation will be farmed out to syndicates of native Chinese bankers who will underwrite the requirements for a sufficient tonnage of silver to provide all the mints with sufficient metal before the beginning of 1910.

The provision for coining Haikwan taels is only a small part of the comprehensive plan adopted by the Imperial Government of China for issuing silver coins in the forms of dollars and fractional parts thereof, down to 5-cent pieces. Of the latter 25,000,000,000 pieces are to be coined within six years, that they may in considerable measure displace tonnages of debased bronze coins termed cash which are the vexation of small traders in all parts of the Empire. The American copper, 60,000 tons, which was purchased for account of China's Provincial Mints four

years ago, was all coined into the coins called cash. The whole amount was soon lost sight of in the three Provinces that obtained the coins, as the people hoarded them, an application of the spirit of Gresham's Law that is as well understood in China as in Europe and America.

According to the reports of the mint masters of the nineteen mints of China submitted to the Throne and to the Provincial Viceroys, pressing wants of bronze coins preferred by the association of merchants called Mongs, call for a coinage that will require 75,000 tons of high conductivity electrolytic copper. None of the mints has any stock of new metal. The small amount of work that has been done of late has been in recoinages of silver and bronze pieces. The Chinese Board of Finance, in formulating an opinion with relation to the reaffirmation of the silver standard of the Empire, says:

"In conforming to the standard of money used by their ancestors for upward of 4,000 years, we do so gladly, in the light of all that has been revealed in recent years of the crippling effect of the single gold standard upon several European countries and the United States, which is made evident to us by the numerous societies of European merchants who are demanding of their Governments an enlarged use of silver, and the report adopted by the Imperial Government of Germany within a few months based upon the petitions of the greatest banking and commercial interests of Germany which want much more silver injected into the currency of that nation.

"The Hong Kong Chamber of Commerce, which endeavored to influence China's Board of Finance in favor of the single gold standard admits its failure and felicitates the colony that it will have two years in which to make ready for the vast inflowing of new Chinese silver coins into all parts of Asia where the Chinese are important factors in commerce. The new Chinese coins are to be made with less alloy than those of Europe and the United States, which is done to prevent the transfer of the new coins by weight on the basis used by merchants who handle European, American and Mexican dollars by weight.

This forward policy of the Empire of China, which calls for ten years' working of the nineteen mints at the high ratio of production to be begun within a few months is the most important piece of news that has come to the silver producers of North America in years. Interviews with the principal New York exporters to China, Japan, the Straits Settlements and East India, indicate that these merchants expect the vast silver coinage policy just adopted by China to be a tremendous factor in increased exports of American petroleum, silver, copper, cotton, cotton cloths, flour, canned goods and articles of metals to all parts of China.

National Bank Insurance.

"It is a matter for the discretion of the directors and officers of a National bank to determine whether they will enter into a contract with an insurance company guaranteeing the bank's solvency," says Attorney-General Wickersham in an opinion forwarded to Secretary of the Treasury MacVeagh. This discretion, says the Attorney-General, is to be exercised in view of the solvency and general financial condition of the company making the insurance and the reasonableness of the rate of premium.

Mr. Wickersham says that after the form of the policy is modified to conform to the suggestion he makes, in his opinion he sees no legal reason why a bank may not enter into such contract.

The Attorney-General's opinion is in reply to a recent letter of the Comptroller of the Currency asking as to the power of a National bank to enter into a contract of this kind and transmitting to the Attorney-General "a form of policy which is to be issued by an insurance company proposed to be organized."

"As a general principle," the Attorney-General says, "I have no doubt that it is entirely within the powers of a National bank to contract for the insurance of its assets against loss."

But Mr. Wickersham says the form of proposed policy submitted by the Comptroller is somewhat peculiar, and the contract thereunder is, in effect, an agreement to pay to the bank any deficiency in its assets upon ultimate realization necessary to enable it to pay all of its liabilities of every kind.

One paragraph seems to the Attorney-General to be objectionable as committing the bank to a profit-sharing feature, which might be contended to entail a corresponding liability for losses. Mr. Wickersham advises that this paragraph be eliminated from the policy.

The Attorney-General also says that he very much questions the legality of another provision in the policy which subjects the bank to a periodical examination by the examiners of the insurance company; without notice and at such times as the company may elect, one of such examinations to be within each period of six months covered by the policy and all renewals thereof.

Mr. Wickersham at least questions its enforceability. He quotes Section 5241 of the Revised Statutes, which, he says, while not prohibiting the banks from permitting an examination of its books, does operate to prohibit the bank from obligating itself to permit such examinations.

If the covenant to insure can be considered as in any respect dependent upon this agreement to permit examinations it might be vitiated by the unlawful provision. He advises that the clause be reframed so as

to make it clear that the agreement to insure is not dependent on the failure to permit the examination, although it might be stipulated that in case at any time the examiner of the company should not be allowed access to the books of the bank for making an examination the company should have the option, upon reasonable notice, to terminate the contract.

A committee representing practically all of the larger surety companies in the United States has been formed to draw up a plan of insuring deposits for National banks in the States which have passed laws guaranteeing the deposits of State institutions. Such laws were passed in Texas, Kansas, Nebraska and Oklahoma, following the panic of 1907, and the National banks which do not come under the State guarantee have suffered in some localities, more particularly in the smaller towns.

The companies which have undertaken to look into the feasibility of helping the National banks out with guarantees have aggregate assets of about \$40,000,000, and William B. Joyce, President of the National Security Company of 115 Broadway, is a member of the committee from New York City. In discussing the plan, President Joyce said that so far surety companies have taken the matter up only tentatively, and will proceed with caution in undertaking the heavy responsibilities which must be assumed if the guarantee plan goes through. In Oklahoma alone there are 288 National banks, most of them with capitalization of no more than \$25,000, and there are 230 National banks in Kansas and Nebraska.

"The representatives of the various surety companies operating in the States affected," said Mr. Joyce, "have had brought to their attention the unfortunate predicament of the National banks in their territory, and many of the company managers feel it is their duty to the bankers, from whom they receive a large volume of business, to lend their assistance to offset the odds under which the bankers are working, provided the surety companies feel they can handle the situation without exposing themselves to any extra hazard. It will be remembered that during October, 1907, many of the surety companies were required to pay out large sums of money, the National Surety Company alone having paid out over \$300,000, every dollar of which, however, has been recovered, with interest.

"I am the chairman of the committee to whom the matter has been referred. The committee has not yet been able to form any concrete plan or proposition, but we expect to take up the matter at a very early date, and if it be possible for us to do so we shall afford relief to such National banks wherever it can be done with safety to ourselves."

The Government and the Banks.

In an able discourse at the Louisiana Bankers' Association Convention, Mr. Arthur Kavanaugh, cashier of the National City Bank of New York, said in part:

"The most hopeful sign of development of the relation of the Government to the banks lies in the efforts towards unity of control through co-operation between the office of the Comptroller of the Currency, the Federal officials, and the various State Banking Departments. The alliance of one kind or other, through more or less joint ownership of the shareholdings of the National banks and of the various institutions holding their existence from the States, while on the whole conducing to the benefit of the business community by developing greater available banking power, has unquestionably in many instances, made possible the concealment and the growth of evil customs that ultimately lead to disaster.

"Quite often reckless men, not having a high conception of banking as a profession, have used the power given by the trust confided to their care as a means of exploiting their private enterprises, and the dual and unrelated control on the one hand of the Federal Government, and on the other of the independent States, has been seized by them with avidity as a means to evade the restrictions of both.

"It is undoubtedly true that the tendency of modern times in respect of Governmental activity is toward centralization of authority, and in respect of business activities toward centralization of organized effort.

"With the resultant increase of power has of necessity come increase of responsibility, and with increase of responsibility, on the part of the Government at least, greater efforts by those on whom the responsibility rests for the care of society, to safeguard in every possible way the supervision of the business activities of which they are the guardians.

"There can be no real responsibility without controlling power; hence, so far as the banks over which the Comptroller of the Currency has jurisdiction are concerned, they should, and, I think, they generally do, realize that as the years roll on, his supervisorship of their affairs must become more and more intimate, and the examination of his examiners more and more thorough, critical and discursive.

"There may be in this world fixed sciences unaffected by the progress of evolutionary development; banking is not one. It is, rather, in so far as the development of its rules are concerned, a growth or evolutionary unfolding, moving in that development along purely empirical lines.

"If one runs down the chronological list of the acts amendatory of and supplementary to the original act, their very titles prove clearly that the National Bank Act is not a finished thing, but something

which calls for continuous amendment and modification, probably finally recasting in order that it may be an effective up-to-date code, applicable to changing conditions, and capable of dealing with them.

"Business development of all kinds in the United States has been phenomenally rapid. The genius of our people is toward quick achievement and impatience of restraint. The individual financier has permitted himself to take great risks without apprehending clearly how great those risks were. In his anxiety to "make good" he has impetuously brushed aside what he considered technicalities, and, without realizing it, has gradually come to regard the restraint of law as something to be gotten around, if not actually ignored.

"Our legislators as a class have sympathized with this attitude of the successful transacting man of affairs. They have shown a natural sympathetic disinclination to hamper in any way the tremendous activity and energy of those who have been so aptly called our "Captains of Industry." The American public, too, has recognized the fact that some men are gifted by nature with initiative, energy and administrative ability; that, as a rule, the free exercise of such gifts has helped the development of all our industries and that the public has reaped its full share of the bounty of such development. Great success, however, is apt to spoil those who achieve it, and untrammelled power and practically unrestrained individuality, while desirable to a great extent in the development of new enterprises and in a comparatively new country, have always had to give way to more orderly processes as a country becomes more thickly settled, and the iron law of competition becomes more and more operative.

"The liberty of an individual ends where the liberty of another begins. All valid laws must conform to the old dogmatical definition of St. Thomas—they must be "dictated by reason for the common good and properly promulgated." We live in a time of change and growth. As Horace said, "The times change and we change with them." I believe firmly that the last Comptroller of the Currency, and the present incumbent of that office, are men who by temperament and training have realized the necessity of keeping abreast the tide of banking development in this country, and have courageously and honestly endeavored to render to the bankers of the United States all legitimate aid and encouragement within the law.

"As to the National Bank Act itself—it was, as I have said, based upon reason and experience, but the experience codified in its framing was that accumulated prior to 1865. The world has moved since then, and we bankers must, to paraphrase the axiom of old Horace, 'move with it.'

"The National Bank Act was called into being primarily to provide a market for Government bonds sent forth in large volume as a war measure. The currency issuing feature of the act was incidental to that end. As a temporary expedient at the time it worked well, but, in my judgment, it has become the weakest part of the scheme—one that has circumscribed and held in a procrustean bed the growth of our National banks, and has made practically impossible the initiation of adequate currency issue. It might seem at the present period of easy money, and ridiculously plethoric currency output, an inopportune moment to call attention to the inadequacy of our currency service in so far as it bears upon bank note circulation. The time to prepare for war, however, is in time of peace. A prudent man does not lock his stable door after the horse is stolen.

"The echoes of the trying stringency of 1907 have hardly as yet died away. All bankers who have studied the salient features of that panic realize that the most onerous phase of the disturbance was the powerlessness of the banks to relieve the situation by the temporary issuance of a generally acceptable circulating medium based upon the absolutely good assets of the banks. The Aldrich-Vreeland Bill has, of course, provided in a rather clumsy manner for a road out of a future crisis, but the true way is to provide gradually for the elimination of the bond secured circulation, the issuance of circulating notes based upon the general assets of the National banks, with provision for quick redemption, and the establishment of a Central Bank of Issue, whose activities shall be absolutely non-competitive, and restricted to the purposes for which it is called into existence. This can, of course, be brought about solely through Governmental action by way of a recasting of at least the currency feature of the National Bank Act, and I think the bankers of the United States as students of finance, and custodians of the deposits of the public, should not be satisfied to face the inevitable recurrence sooner or later of the humiliating powerlessness of the fall of 1907.

"The duty of the banks to the country is at all times to provide adequate credit facilities. Did we do so in 1907?

"We have quite recently passed through a panic and the business of the country has not as yet recovered from its effects. Let us study its educational lessons. Let us admit in the light of those losses that we had in the fall of 1907 a great quasi-Governmental bank of issue, the crisis might have been handled more effectually; much suffering might have been averted and our National self-respect would not have suffered such a severe shock.

"It is true that the genius of the American business came nobly to the front. The currency laws were practically ignored. All over the country Clearing Houses, and

where no Clearing Houses existed, hastily formed voluntary associations of local bankers, supra-lawfully, issued various forms of temporary currency of limited availability and acceptability.

"Was this a good precedent to establish—this assumption on the part of the banks of a power inherent in the Government? And how about the Government itself? Was the issuance of Government bonds, not to meet any immediate need of the Government itself, but to provide a fund for deposit in the banks, a good precedent to establish?

"Is it not a fact that the infringing of the banks upon the prerogative of the Government and the incursion of the Government into the banker's domain, while, probably, the circumstances considered necessary and, therefore, commendable acts, were made necessary by the narrowness of our politicians in not long ago giving us a scientific currency system, and the shiftlessness, lack of study and provincialism of our bankers, who have for years taken but a languid interest in the subject?"

FEWER PORTRAITS ON MONEY.

Assistant Secretary of the Treasury Coolidge has approved a plan for systematizing designs for United States notes and coin certificates. At present there are nineteen different designs. Under the new plan there will be but nine.

For instance, there are now two designs for five-dollar notes. The silver certificate bears the head of an Indian chief, while the United States note bears a portrait of Andrew Jackson. The ten-dollar gold certificate carries a portrait of Michael Hillegas, the first Treasurer of the United States; the silver certificate of the same denomination carries the portrait of Thomas A. Hendricks; the ten-dollar greenback, a buffalo. There is equal variety in the other denominations.

Under the plan adopted, all classes of notes of each denomination will carry the same portrait, and no portrait will appear on the notes of more than one denomination, nor will any portrait be used which will not be immediately recognizable by every person who handles money.

The one-dollar certificates will carry the portrait of Washington; the two-dollar certificate the portrait of Jefferson. The five-dollar note, whether silver certificate or greenback, will carry the portrait of Lincoln; the ten-dollar gold and silver certificates and United States notes that of Cleveland; the twenty-dollar that of Jackson; the fifty-dollar that of Grant; the 100-dollar that of Franklin; the 500-dollar that of Salmon P. Chase; the 1,000-dollar that of Alexander Hamilton.

The classes of notes will be differentiated by color and by other distinguishing marks. The new system of notes, it is believed, will tend to discourage counterfeiting.

AN UP-TO-DATE FIRM.

Julius Lehrenkrauss & Sons, the leading banking, exchange brokers and official ocean steamship agents of Brooklyn, over thirty years at 379 Fulton Street, have for some time past found their business quarters far inadequate for their rapidly growing business, and have come to the conclusion to erect for themselves a building that will meet their necessities. On June 1, ground was broken at 359 Fulton Street.

The edifice is to be fireproof, without wood in its construction or furnishings. The construction is to be of the skeleton type, with reinforced concrete, the supporting to be independent of the side walls. The whole exterior is to be of polished plate wire-glass, with the exception of the piers and the cornice, which are to be of glazed cream-colored terra cotta in heavy and bold molding, to which are to be added ornaments in copper, bronze and iron finished in green.

Over the windows to the banking department is to be an elaborate cornice, extending a short distance from the building, supported on ornamental brackets, with ornamental grill work over the entrance. The front doors are to be of bronze. Over the windows to the insurance department is to be a similar cornice and balustrade, with an ornamental bronze lamp at each end. On top of the building are to be two steel flag-staffs.

Electricity is to be used throughout for lighting. A complete telephone system is to be installed. There are to be two automatic dumbwaiters and one passenger elevator. The interior finish throughout is to be of drawn steel and marble. The floors are to be of composition materials.

The structure is to be of the highest class of office buildings and is to be completed by February 1, 1910.

Below are a few of the items that can be procured at their offices, viz.: They secure the best available steamer accommodations at a moment's notice on almost every important steamship line to all parts of the globe and issue or furnish the official steamship tickets at companies' prevailing rates, issue letters of credit, travelers' checks and sight drafts payable everywhere; procure U. S. passports in 36 hours; transmit money abroad, and effect cable payments, and make collections of legacies and moneys by power of attorney or drafts through established banking connections everywhere; buy and sell foreign exchange, coins and banknotes; express packages and freight abroad, etc.

Western Union Telegraph Company's wires in their office facilitate prompt dispatch of cable payments by their foreign banks abroad and report incoming steamers sighted at Fire Island.

The law and title department make first bond and mortgage loans and maintain a tax bureau for property owners, and notaries are always in readiness.

POSTAL SAVINGS PARAPHERNALIA.

George E. Allen, Educational Director of the American Institute of Banking, says:-

"Uncle Sam will be swamped in routine work if any of the current schemes are adopted to establish postal savings banks with the paraphernalia of pass books and ledger accounts. In view of the fact that there are now in the United States several savings institutions with approximately 100,000 depositors each, it is reasonable to assume that Uncle Sam would have at least a million depositors if he should meet with any sort of success as a savings banker. To do the routine work in connection with such business would require hundreds of expert bank clerks and thousands of the kind the Government would probably get. When private citizens start a bank one of their first acts is to get a safe that cannot be readily cracked in which to keep cash on hand. In connection with the proposed savings schemes, arrangements are contemplated for redepositing receipts in National banks, but if foreigners and other working people are to be accommodated, it will be necessary to receive deposits after regular banking hours and keep various sums over night. Will postmasters carry such money around in their pockets or will Uncle Sam purchase 31,000 suitable safes. My own suggestion would be to hire 31,000 night watchmen with sufficient political influence and pugilistic inclination to make themselves felt at caucus and election times. If Uncle Sam insists upon becoming a savings banker he should avoid cumbersome and expensive methods and simply issue interest-bearing money orders in convenient denominations which postmasters could handle without an additional army of clerks or any complicated system of accounting. Perhaps some sort of postal savings bond in popular denominations like the Government bonds of France might still better serve every legitimate purpose of post office banking."

NEW YORK STATE BANKERS TO HAVE A SALARIED SECRETARY.

At the last convention of the New York State Bankers' Association, a committee was appointed to consider the question of making the Secretaryship a salaried office. The members of this committee, James G. Cannon, of the Fourth National Bank, New York City; F. E. Lyford, First National Bank, Waverly, and M. S. Sandford, of the Geneva National Bank, Geneva, after a conference in New York City, unanimously decided to recommend that the association adopt the proposition. The recommendation will be submitted to a special meeting of the Council of Administration on June 8. At that meeting the necessary change in the by-laws of the association will be adopted.

SAVINGS BANKS' INTEREST RATES TOO HIGH.

Clark Williams, Superintendent of Banks, in an address before the Savings Banks' Association of the State of New York, at the Chamber of Commerce, New York City, took his hearers to task for maintaining high interest rates, and made an appeal for a reduction. A knowledge of general conditions throughout the State, he said, compelled the conclusion that the payment of high interest rates was the greatest offense to economic principles and sound banking, an evil resulting from improper competition and an unreasonable desire for quantity rather than quality.

"Deposits," he said, "are still a liability and should not be recklessly solicited or procured by the offering of high interest rates at the sacrifice of safety. The practice of this offense to the principles of sound banking is indulged in by banks of discount, State and National, as well as by trust companies, largely through the instrumentality of their so-called interest departments."

KNICKERBOCKER TRUST HAS MOVED.

Convoysed by a guard of twenty-eight plain-clothes policemen, clerks and porters, the Knickerbocker Trust Company moved to No. 60 Broadway, New York City, its \$50,000,000 in bills and specie and upwards of \$500,000,000 in corporate trusts, with records and securities pertaining to them.

The vault in the new home of the Knickerbocker Trust Company is said to be the first of its type ever constructed in this country. It is thirty-one feet long and twenty-three feet deep, and rests upon a foundation independent of that of the building and strong enough to support the weight of the entire structure of steel and granite above it. This mammoth vault is entered through two doors. The outer door weighs seventeen tons. Two combination and one four-movement time locks control twenty-three four-inch steel bolts, all of which have to be manipulated in order to swing the huge piece of steel. Once unlocked a pressure of about ten pounds is necessary to start it moving.

GAIN BY NATIONAL BANKS.

Controller of the Currency Murray made public on May 19 the abstract of the reports of the National banks of the United States under the call of April 28 last. The increase in loans, \$122,000,000, as compared with the last previous call, and \$435,000,000, as compared with the figures in the call of May 14, 1908, brings the total to \$4,963,110,000, a new high record. Individual deposits increased \$126,377,000 over February's showing, and \$513,403,000 over that of May, 1908, while the cash gains over the same periods were \$18,440,000 and \$17,230,000 respectively.

STERLING BANK OF CANADA.

The third annual meeting was held at the Head Office, 50 King Street, on May 18, with Mr. G. T. Somers in the chair and Mr. Broughall the General Manager, as secretary; and the statement was read. Among the most salient items were the handsome profits of \$64,146 and the strengthening of the reserve fund by the addition of \$23,622, which now amounts to \$207,372, a most creditable showing. The notes in circulation were \$682,656. The deposits account exhibits strength, the figures being \$3,306,076, \$535,678 being deposits not bearing interest and \$2,770,397 deposits bearing interest.

The profits naturally are the strongest feature of the current report. Compared with those of the previous year, which amounted to \$50,091, they show an increase of 28 per cent. This is the largest gain of any bank for the current year.

The following directors were elected: H. Wilberforce Aikins, B. A., M. D., M. R. C. S. (Eng.), William Dineen, R. Y. Eaton, W. K. George, Sidney Jones, Noel Marshall, G. T. Somers, C. W. Spencer, John H. Tilden.

LA BANQUE NATIONALE.

The annual general meeting of the shareholders of La Banque Nationale was held at Quebec. The statement presented was satisfactory, showing profits of \$266,661 for the year, after providing for accrued interest on deposits and for bad debts. This, together with the balance at the credit of profit and loss of \$52,584 and \$28,919 representing premium on new stock, made a total of \$348,164. Of that sum dividends at 7 per cent. per annum accounted for \$129,468; the guarantee fund, \$5,000; the pension fund, \$10,000; while \$150,000 was transferred to reserve fund, which now amounts to \$1,050,000. This leaves at the credit of profit and loss accounts a balance of \$53,695.

The bank's figures, representing capital, reserve, dividend, deposits, assets and branches in 1909, show increases over the figures of 1895 of 62, 600, 16, 170, 145 and 221 per cent. respectively. La Banque Nationale now has a long chain of branches in the Province of Quebec, and is also represented in New York and Europe.

BANK CLERKS' ELECTION.

The Bank Clerks' Association of Missouri elected eleven new members for the Board of Managers to succeed eleven retiring members, the new men being as follows: J. F. Ashok, State National Bank; Hugo Boehl, German Saving Institution; F. Falkenhainer and George M. Trumbe, Mechanics-American; H. Haill, Third National; F. W. Heuermann, Mercantile National; Percy C. Jones and F. W. Wrieden, National Bank of Commerce; E. L. Taylor, Boatmen's; G. M. Willing, Union Trust, and H. S. Rein, with J. H. Diechman.

Bank Reports

Old National Bank, Oshkosh, Wis.—Feb. 5, 1909.—Resources, \$2,587,392.81. Liabilities—Capital stock, \$300,000; surplus, \$100,000; undivided profits, \$80,992.96; circulation, 97,700; reserved for taxes, \$9,435.70; deposits, \$1,999,264.15. Statement of the Old National Bank after absorbing the German National Bank, April 28, 1909.—Resources, \$3,105,491.01. Liabilities—Capital stock, \$300,000; surplus, \$100,000; undivided profits, \$65,123.25; circulation, \$99,400; reserved for taxes, \$2,249.90; deposits, \$2,538,717.86. Edgar P. Sawyer, president; Chas. Schriber, vice-president; Louis Schriber, cashier; J. P. Fitch, assistant cashier; F. A. Labudde, assistant cashier.

The Commonwealth Trust Company, Buffalo, N. Y.—April 1, 1909.—Resources, \$7,553,884.20. Liabilities—Capital stock, \$500,000; deposits, \$6,557,910.79; reserve for taxes, \$7,562.70; surplus on market value of bonds, less all expenses, interest and taxes due and accrued to April 1, 1909, \$488,410.71. Eben O. McNair, president; J. F. Schoellkopf, vice-president; William E. Danforth, secretary; H. W. Dresser, assistant secretary.

The First National Bank of Port Jervis.—April 28, 1909.—Resources, \$1,388,460.07. Liabilities—Capital stock, \$100,000; surplus fund, \$150,000; other undivided profits, \$42,230.86; reserved for taxes, \$1,409.80; National bank notes outstanding, \$100,000; due to banks, \$7,260.24; dividends unpaid, \$472; deposits, \$987,087.17. Charles F. Van Inwegen, president; Charles Brox, vice-president; Frederick B. Post, cashier.

Market Bank of Buffalo.—April 28, 1909.—Resources, \$1,140,474.43. Liabilities—Capital, \$100,000; profits, \$34,916.33; reserved for taxes, \$400; deposits, \$1,003,298.16; accrued interest, \$1,859.94. Eluott C. McDougal, president; Charles W. Pardee, vice-president; George Meadway, cashier.

First National Bank, Hornell, N. Y.—April 28, 1909.—Resources, \$1,466,664.29. Liabilities—Capital stock paid in, \$100,000; surplus fund, \$200,000; undivided profits, less expenses and taxes paid, \$17,795.34; National bank notes outstanding, \$100,000; individual deposits subject to check, \$1,048,868.95. Charles Adsit, president; A. B. Hepburn, vice-president; F. E. Bronson, cashier.

The Citizens' National Bank of Green Bay, Wis.—April 28, 1909.—Resources, \$2,014,793.23. Liabilities—Capital stock, \$200,000; surplus, \$50,000; undivided profits, \$53,025; circulation, \$200,000; deposits, \$1,491,768.23; U. S. deposits, \$10,000; reserved for interest and taxes, \$10,000. H. S. Eldred, president; Mitchell Joannes, vice-president; W. P. Wagner, vice-president; H. P. Klaus, cashier; W. J. Parkes, assistant cashier.

The Manufacturers' National Bank of Racine, Wis.—April 28, 1909.—Resources, \$2,712,137.10. Liabilities—Capital stock, \$300,000; surplus, \$150,000; undivided profits, \$91,739.90; reserve for unearned interest, \$25,000; circulation, \$150,000; deposits, \$1,995,397.20. E. J. Hueffner, president; R. H. McElwee, vice-president; B. B. Northrop, vice-president; Warren J. Davis, cashier; E. C. Hueffner, assistant cashier.

Commercial National Bank, Fond du Lac, Wis.—April 28.—Resources, \$1,557,604.68. Liabilities—Capital stock, \$125,000; surplus and undivided profits, \$74,741.92; circulation, \$125,000; deposits, \$1,232,862.76. H. R. Potter, president; Henry Bhytle, vice-president; A. G. Beehaud, vice-president; M. T. Simmons, cashier.

United States National Bank of Omaha, Neb.—April 28.—Resources, \$12,933,840.28. Liabilities—Capital stock, \$600,000; surplus and profits, \$622,706.31; reserved for taxes, \$12,772.12; circulation, \$397,000; deposits, \$11,301,361.85. M. T. Barlow, president; G. W. Wattles, vice-president; V. B. Caldwell, vice-president; A. Millard, vice-president; W. E. Rhoades, cashier; G. E. Haverstiek, assistant cashier; R. P. Morsman, assistant cashier; C. F. Brinkman, assistant manager credit department.

Central National Bank, Buffalo, N. Y.—April 28, 1909.—Resources, \$1,977,552.44. Liabilities—Capital, \$200,000; profits, \$72,620.97; circulation, \$195,197.50; deposits, \$1,509,733.97. George F. Rand, president; J. F. Schoellkopf, vice-president; Raymond E. Winfield, cashier; A. M. LeMessurier, assistant cashier; J. G. Fischer, assistant cashier.

Waldby & Clay's State Bank, Adrian, Mich.—April 28, 1909.—Resources, \$871,058.33. Liabilities—Capital stock paid in, \$75,000; surplus fund, \$14,000; undivided profits, net, \$10,079.78; commercial deposits, \$107,569.76; certificates of deposit, \$17,777.95; due to banks and bankers, \$1,776.65; savings deposits, \$644,854.19. H. B. Waldby, cashier.

Citizens' National Bank of Buffalo, N. Y.—March 24, 1909.—Resources, \$2,663,651.08. Liabilities—Capital, \$100,000; surplus (earned), \$100,000; undivided profits, \$174,449.87; deposits, \$2,289,201.21. Joseph Block, president; Jerome I. Prentiss, vice-president; Jacob J. Siegrist, vice-president; Norman A. MacDonald, cashier; Robert C. Gaupp, assistant cashier.

Union Station Bank of St. Louis.—April 28, 1909.—Resources, \$452,082.89. Liabilities—Capital stock, \$100,000; undivided profits, \$8,040.77; deposits, \$344,042.12. Chas. E. Lane, president; J. D. Abeles, vice-president; Louis Renard, vice-president; Emison Chanslor, cashier; C. C. Collier, assistant cashier.

The Bank of California, San Francisco.—April 1, 1909.—Assets, \$46,996,832.06. Liabilities—Capital paid in gold coin, \$4,000,000; surplus and undivided profits, \$10,966,584.09; dividends unpaid, \$4,376; acceptances under Ls-Credit, \$779,050.86; other liabilities, \$73,483.66; bank deposits, \$4,950,108.38; other deposits, \$26,223,229.07. Homer S. King, president; Charles R. Bishop, vice-president; Frank B. Anderson, vice-president; Irving F. Moulton, cashier; Sam H. Daniels, assistant cashier; William R. Pentz, assistant cashier; Arthur L. Black, assistant cashier; Allen M. Clay, secretary; James D. Ruggles, assistant secretary. Henry M. Plate, manager Western Addition Branch, 1128 Van Ness avenue, S. F.; William Mackintosh, general manager Northern Branches. Portland—Wm. A. Macrae, manager; James T. Burtchell, assistant manager. Tacoma—Samuel M. Jackson, manager; E. J. Cooper, assistant manager. Seattle—Ernest C. Wagner, manager; Geo. T. S. White, assistant manager. Virginia City, Nev.—John W. Eckley, agent.

The Industrial Trust, Title & Savings Co., Philadelphia.—April 28, 1909.—Resources, \$6,022,729.75. Liabilities—Capital stock (full paid), \$500,000; surplus fund, \$700,000; undivided profits (net), \$50,108.25; accrued interest payable, \$23,500; deposits, \$4,749,121.50. John G. Carruth, president; Wm. C. Williamson, vice-president; John S. Bowker, secretary and treasurer; Chas. M. Wrightson, assistant secretary and treasurer; Louis Boss, trust officer; P. F. Rothermel, Jr., counsel.

Centennial National Bank, Philadelphia.—April 28, 1909.—Resources, \$4,393,711.96. Liabilities—Capital stock, \$300,000; surplus fund, \$400,000; undivided profits (net), \$127,914.85; circulation, \$99,200; deposits, \$3,466,597.11. C. Howard Clark, Jr., president; Edward M. Malpass, vice-president and cashier; Irwin Fisher, assistant cashier.

Bradford National Bank of Bradford, Pa.—April 28, 1909.—Resources, \$2,969,772.91. Liabilities—Capital, \$200,000; surplus and undivided profits, \$420,304.85; circulation, \$197,100; deposits, \$2,152,368.06. Comparative statement of deposits—April 28, 1880, \$520,613.81; April 28, 1890, \$913,896.51; April 28, 1900, \$1,434,239.51; April 28, 1909, \$2,152,368.06. O. F. Schonblom, president; Thos. H. Kennedy, vice-president; H. J. Haggerty, cashier; M. J. Lowe, assistant cashier; H. E. Schonblom, assistant cashier.

First National Bank, Kenosha, Wis.—April 28, 1909.—Resources, \$2,708,111.52. Liabilities—Capital stock, \$100,000; surplus fund, \$50,000; undivided profits, less expenses and taxes, \$79,970.41; National bank notes outstanding, \$50,000; deposits, \$2,428,141.11. Chas. C. Brown, president; George Yule, vice-president; W. H. Purnell, cashier; W. P. Robinson, assistant cashier; A. W. Frantz, assistant cashier; M. G. Boerner, assistant cashier.

Manayunk National Bank, Philadelphia.—Feb. 5, 1909.—Resources, \$2,385,481.89. Liabilities—Capital stock paid in, \$200,000; surplus fund, \$300,000; undivided profits, less expenses and taxes paid, \$52,054.71; National bank notes outstanding, \$196,300; due to other National banks, \$10,443.50; due to trust companies and savings banks, \$63,532.06; due to approved reserve agents, \$4,866.01; dividends unpaid, \$510; individual deposits subject to check, \$1,547,476.45; demand certificates of deposit, \$9,539.35; certified checks, \$1.90; cashier's checks outstanding, \$757.85. R. B. Wallace, cashier.

First National Bank of Rhinebeck, N. Y.—April 28, 1909.—Resources, \$466,956.75. Liabilities—Capital stock paid in, \$125,000; surplus fund, \$25,000; undivided profits, less expenses and taxes paid, \$33,077.41; National bank notes outstanding, \$58,600; due to other National banks, \$12,960.92; due to trust companies and savings banks, \$6,271.43; individual deposits subject to check, \$201,013.99. Certified checks, \$118; cashier's checks outstanding, \$595; premium account, \$4,320. John D. Judson, president; Philip F. Radcliffe, vice-president; William H. Judson, cashier.

American National Bank, Washington, D. C.—Feb. 5, 1909.—Resources, \$3,582,717.83. Liabilities—Capital stock, \$500,000; surplus and undivided profits, \$180,901.47; circulation, \$488,400; deposits, \$2,367,316.36; bonds borrowed, \$43,100; reserved for taxes, \$3,000. R. H. Lynn, president; W. T. Galliher, first vice-president; Colin H. Livingstone, second vice-president; William Selby, cashier; A. C. West, assistant cashier; J. W. Williams, assistant cashier; E. S. Wolfe, assistant cashier; Berry & Minor, attorneys; Chas. A. Douglas and Paul Dulaney, counsel.

Haverhill National Bank, Haverhill, Mass.—April 28, 1909.—Resources, \$2,108,937.91. Liabilities—Capital stock, \$200,000; surplus, \$250,000; undivided profits (net), \$88,517.29; circulation, \$198,497.50; deposits, \$1,371,923.12. John E. Gale, president; John H. Sanborn, vice-president; Henry H. Gilman, second vice-president; Benjamin I. Page, cashier.

Westfield Trust Co., Westfield, N. J.—April 28, 1909.—Resources, \$931,477.17. Liabilities—Capital, \$100,000; surplus and profits (earned), \$50,975.02; deposits, \$830,332.65; dividends unpaid, \$169.50. Richard J. Scoles, president; Robert A. Fairbairn, vice-president; Joseph R. Connolly, vice-president; Robert W. Harden, treasurer.

Bank of Buffalo, N. Y.—April 28.—Resources, \$9,861,019.42. Liabilities—Capital, \$500,000; surplus, \$500,000; profits, \$266,193.02; interest due depositors, \$18,738.03; deposits, \$8,576,088.37. Elliott C. McDougal, president; Lawrence D. Rumsey, vice-president; John L. Daniels, cashier; Ralph Croy, assistant cashier.

Aldine Trust Company, Philadelphia.—Assets, \$933,152.18. Liabilities—Capital, \$200,000; surplus and profits, \$126,077.25; ground rent, 4 per cent., \$100,000; deposits, \$507,074.93. Webster King Wetherill, president; Caleb Cresson, Jr., vice-president; Thomas H. Ingram, treasurer; Walter C. Harris, secretary and trust officer; John J. Hoffecker, real estate officer.

Continental National Bank of Chicago.—April 28, 1909.—Resources, \$86,463,745.15. Liabilities—Capital stock paid in, \$4,000,000; surplus fund, \$3,000,000; undivided profits, \$770,865.98; circulation, \$3,549,297.50; deposits, \$75,143,581.67. George M. Reynolds, president; Alex. Robertson, vice-president; Wm. G. Schroeder, cashier; Benj. S. Mayer, assistant cashier; Herman Waldeck, assistant cashier; F. H. Elmore, assistant cashier; Wilber Hattery, assistant cashier; J. P. Washburn, assistant cashier.

Bank of Sheboygan, Wis.—April 28, 1909.—Resources, \$2,139,878.45. Liabilities—Capital, \$100,000; surplus, \$150,000; undivided profits, \$43,880.48; deposits, \$1,845,997.97. Julius Kroos, president; Adolph Pfister, cashier.

First National Bank, Janesville, Wis.—April 28, 1909.—Resources, \$1,177,914.38. Liabilities—Capital, \$125,000; surplus, \$85,000; undivided profits, \$38,334.11; circulation outstanding, \$73,300; deposits, \$856,280.27.

First National Bank, Olean, N. Y.—April 28, 1909.—Resources, \$1,369,328.39. Liabilities—Capital, \$100,000; surplus and profits, \$184,163.36; circulation, \$78,700; deposits, \$1,001,465.03. J. E. Dusenbury, president; W. E. Wheeler, vice-president; A. T. Eaton, cashier.

Exchange State Bank, Kansas City, Kan.—March 16.—Resources, \$792,767.54. Liabilities—Capital stock, \$100,000; surplus and undivided profits, \$27,653.97; dividends unpaid, \$132; deposits, \$664,981.57. C. K. Wells, president; F. S. Merstetter, vice-president; C. N. Prouty, cashier.

Wisconsin National Bank of Milwaukee.—April 28, 1909.—Resources, \$19,838,548.97. Liabilities—Capital stock, \$2,000,000; surplus and undivided profits, \$1,235,909.43; reserved for taxes and unearned interest, \$36,762.15; dividends unpaid, \$1,382.50; circulation, \$1,666,000; deposits, \$14,898,494.89. L. J. Petit, president; Frederick Kasten, vice-president; Chas. E. Arnold, second vice-president; Herman F. Wolf, cashier; L. G. Bournique, assistant cashier; W. L. Cheney, assistant cashier; Walter Kasten, assistant cashier.

City National Bank of St. Louis.—April 28.—Resources, \$1,509,409.43. Liabilities—Capital paid in, \$200,000; surplus, \$40,000; undivided profits, \$12,460.52; circulation, \$200,000; deposits, \$1,056,948.91. Maurice Landau, president; Jacob Berger, vice-president; T. L. Rubinstein, vice-president; H. R. Rehme, cashier.

Grand Rapids National Bank, Grand Rapids, Mich.—April 28.—Resources, \$5,026,621.61. Liabilities—Capital stock paid in, \$500,000; surplus and undivided profits, \$191,350.62; circulation, \$377,650; deposits, \$3,957,620.99. Dudley L. Waters, president; Chas. S. Hazeltine, vice-president; John E. Peck, vice-president; Frank M. Davis, cashier; John L. Benjamin, assistant cashier; Arthur T. Slaght, assistant cashier.

State Bank of De Pere, Wis.—April 28.—Resources, \$358,035.79. Liabilities—Deposits, \$292,459.80; capital paid in, \$50,000; surplus and undivided profits, \$15,575.99. J. S. Gittins, president; R. J. McGeehan, vice-president; Carl G. Scott, cashier.

City National Bank of Oshkosh, Wis.—April 28, 1909.—Resources, \$964,859.62. Liabilities—Capital stock paid in, \$160,000; surplus fund, \$32,000; undivided profits, \$881.98; circulation, \$100,000; due to National banks, \$42,238.88; due to State banks, \$10,188.01; individual deposits subject to check, \$424,531.70; demand certificates of deposits, \$13.75; time certificates of deposit, \$173,588.20; certified checks, \$3,222.50; United States deposits, \$10,000; other liabilities, \$8,194.50. A. T. Hennig, cashier.

Citizens' National Bank, Springfield, O.—April 28, 1909.—Resources, \$870,358.10. Liabilities—Capital, \$100,000; surplus and profits, \$55,028.44; circulation, \$69,500; deposits, \$645,829.66. Edward L. Buchwalter, president; P. E. Montanus, vice-president; Frank E. Hosterman, cashier; E. H. Flick, assistant cashier.

Citizens' National Bank, Appleton, Wis.—April 28, 1909.—Resources, \$1,027,788.12. Liabilities—Capital stock, \$150,000; surplus and profits, \$41,425.47; circulation, \$146,400; dividends unpaid, \$24; deposits, \$684,524.37; reserved for accrued and unearned interest, \$4,214.28; reserved for taxes, \$1,200. Lamar Olmstead, president; Jos. Rossmessl, vice-president; John J. Sherman, cashier; Wm. F. Kamps, assistant cashier.

Maryland Trust Co., Baltimore, Md.—Assets, \$3,041,364.44. Liabilities—Deposits, \$752,529.04; trust accounts, \$86,374.90; certified checks, \$5,269.30; reserved for taxes, \$21,481.71; capital stock, \$2,000,000; undivided profits, \$175,709.49. L. S. Zimmerman, acting president; J. V. McNeal, vice-president; Carroll VanNess, secretary; Jervis Spencer, Jr., treasurer; Ivan Skinner, asst. secretary and asst. treasurer.

National Reserve Bank of the City of New York.—April 28, 1909.—Assets, \$6,614,799.47. Liabilities—Capital, \$1,200,000; surplus and profits, \$625,881.21; reserve for taxes, \$4,300; circulation, \$496,997.50; dividends unpaid, \$1,526.36; deposits, \$4,286,094.40. William O. Allison, president; Erskine Hewitt, chairman of board; R. W. Jones, Jr., vice-president; T. J. Lewis, vice-president; Geo. W. Adams, cashier; R. B. Minis, assistant cashier.

Counterfeit National Bank Notes

The following is a complete list of all counterfeits on the National Banks that have been presented at the United States Treasury Department, and embraces all that are in circulation. National bank notes are divided into four classes, as follows: *First*, The old series, bearing the small star-pointed seal, and signed by F. E. Spinner as Treasurer. *Second*, The series of 1875, bearing the scalloped seal, and signed by John C. New, A. U. Wyman and Jas. Gilfillan as Treasurers. *Third*, The series of 1882, bearing the large seal (chocolate color), and signed by Jas. Gilfillan, A. U. Wyman and C. N. Jordan as Treasurers. *Fourth*, The series of 1902, bearing the scalloped seal and signed by Ellis H. Roberts and Charles H. Treat as Treasurers. All of these series have been counterfeited. All notes known as the old series (having the star-pointed seal) were printed on plain bank-note paper. The series of 1875, 1882 and 1902 are printed on fibre paper. The series of 1875 have the charter number printed in large bold-faced figures on each end of note. The series of 1882 have the charter number printed in large figures on the note, and engraved in small figures surrounding the face of note; back of note, the charter number is printed in large figures in green panel centre of note. The series of 1902 have the charter number printed in large red figures on each end of note and engraved in small figures in border surrounding the face of note, also one of the following letters in red near the charter number on each end of note: N, E, M, W, S or P, which denotes in which group of States the bank that issued the note is situated. N denotes a New England State, E an Eastern, M a Middle, W a Western, S a Southern, and P a Pacific State.

All notes have the check letters A, B, C, D, printed on the face of note in upper and lower corners, diagonally opposite. A few banks have been furnished with notes bearing other letters of the alphabet, of which F, G, M, R and U have been counterfeited.

Photographic notes are not dangerous, as no invention has been perfected by which the various colors on a note can be produced. When a genuine note is photographed, the colors upon the counterfeit, originally, appear in black, the numbers and seals on the notes being in colors. It has been necessary, in order to imitate them perfectly, to color by hand in various ways. On the first counterfeits that appeared of this class the work was done in a careless manner, the tints produced being of a bad color, the black underneath showing through. On many of the recent counterfeits, the tints of the seals and numbers are excellent, but as a general rule photographic counterfeits are not dangerous. This class of counterfeits bear different numbers, and the numbers cannot be relied upon as a means of detection.

ONES

DESCRIPTION OF GENUINE NOTE

On genuine centre of note, vignette representing two females clasping right hands before an altar, to convey the idea of the Union re-established over the altar of our country by the return of peace and the aid of heaven. Left end, large ornamental figure "1" across, on which are words "United States," etc. Back of note, vignette Landing of Pilgrims.
National Bank Notes of all denominations have on back of notes, left end, coat of arms of the State; right end, that of the United States.
No genuine notes of this denomination have been issued since June, 1879.

DESCRIPTION OF COUNTERFEIT

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Mass.	Boston	National Eagle	A	Series of 1875	993
Bank No. 3640. Photograph. The only counterfeit of the One Dollar Bills of the National Banks. On good paper; black work fairly reproduced, red numbering poor.					

TWOS

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette a female representing America, seated on a parapet, unfurling the American flag, with thirteen stars in firmament. Rest of note elongated figure 2. Back of note, vignette represents return of Sir Walter Raleigh to England from America, introducing smoking tobacco before assembly of Lords in 1585. Coat of arms of State.
No genuine notes of this denomination have been issued since June, 1879.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
N. Y.	Kinderhook	National Union	A	July 1, 1865	929
On genuine, check letter A, left of note, near vignette, has one flourish under it; counterfeit has two flourishes under check letter.					
	Linderpark	National Union	No such bank		
	N. Y. City	Market National	A	July 1, 1865	964
On genuine over letters AR of MARKET are three flourishes. Counterfeit only one.					
	N. Y. City	Marine National	A	July 1, 1865	1215
Genuine title reads—"Marine National Bank of the City of New York;" on counterfeit words "the City of" are omitted.					
	N. Y. City	Ninth National	A	July 1, 1865	387
On genuine the title reads—"The Ninth National Bank of the City of New York;" on counterfeit the word THE is omitted.					
	N. Y. City	St. Nicholas National	A	July 1, 1865	972
On genuine, "New York." over the date of July 1, 1865, is engraved in italic, sometimes called stump letters; in the counterfeit the "New York" is engraved in script.					
	Peekskill	Westchester Co. Nat.	A	Aug. 15, 1865	1422
On counterfeit, under left check letter A, are two flourishes; genuine, only one.					
Penn.	Philadelphia	Sixth National	A	July 1, 1865	352
No bills from this plate found in circulation.					
R. I.	Newport	National Bank of R. I.	A	Nov. 1, 1865	1532
Lithograph. Imprint "National Bank Note Co., New York," and other small lettering, is hardly legible, the letters are so poorly formed.					

FIVES

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, the vignette represents the discovery of the new land, Columbus being the principal figure of a group on the deck of the caravel; right end, Columbus introducing America to Europe, Asia and Africa. Back of note, Landing of Columbus in 1492. In June, 1882, a new design was adopted on the left end, being a beautiful portrait of the late President Garfield. Back of note, the charter number of bank printed in green panel, centre of note, surrounded by lathe-work. The series 1882 notes having brown border backs, while those prior to series 1882 had green border backs. The series of 1902 notes have the portrait of Benjamin Harrison on left side of face of note; the number panel with denomination counters at either end below portrait. On the back is a vignette, Landing of the Pilgrims, with legend and ornamental base, in centre of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Cal.	San Francisco	Nevada National	D	Series of 1882	5105
Photograph. Portrait of Garfield, seal, etc., cleverly colored by brush. Paper has fibre between sheets. Treasury number dark colored blue.					

FIVES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Conn.	Jewett City	Jewett City National	B	Sept. 1, 1865.....	1478
	Very poor.	Bank has gone out of existence.			
	Norwalk	Central National	A	Series of 1882.....	2342
	Wood cut.	Counterfeits have charter No. 404. Genuine, No. 2342. Garfield.			
	Suffield	First National	C	Series of 1882.....	497
	Photograph, untinted.	Bank No. 8675. Portrait of Garfield.			
Illinois	Aurora	First National	A	Nov. 2, 1863.....	38
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Canton	First National	A	May 21, 1864.....	415
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Cecil	First National —No such bank. All fraudulent.			
	Chicago	Central National	A	May 10, 1865.....	2047
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Chicago	First National	A	May 10, 1865.....	8
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Chicago	Fort Dearborn National ..	C	Series of 1882.....	3698
	Photograph, poorly colored. Bank No. 6197. Front is grayish brown-black. Green panel on back containing Charter No. 3698 is blue-green. Garfield.				
	Chicago	German National	A	Mar. 10, 1865.....	1784
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Chicago	Merchants' National	A	May 10, 1865.....	642
	Same plate as Traders' National Bank, Chicago, below.				
	Chicago	Traders' National	A	May 10, 1865.....	966
	On genuine, back of note, lower right corner, the perpendicular line, if extended, would strike figure 5, border of note. On counterfeit would strike between the figures.				
	Chicago	Union National	A	May 10, 1865.....	698
	None genuine dated "May 10, 1865."				
	Galena	First National —No such bank. All fraudulent.			
	Paxton	First National	A	Oct. 20, 1871.....	1876
	None genuine signed "S. B. Colby, Register of the Treasury."				
	Peru	First National	A	June 2, 1864.....	441
	None genuine signed "S. B. Colby, Reg'r of Treas." and May 10, 1865.				
	Quincy	National Bk. of Quincy ...	A		
	Photograph, poor. Bank No. 1633.				
	Virginia	Farmers' National	A	May 10, 1865.....	1472
	Refuse all dated May 10, 1865.				
Ky.	Lexington	National Exchange	D	Series of 1875.....	2393
	Poor counterfeit. Colors applied with a brush, very poorly.				
	Lexington	Fayette National	D	Series of 1882.....	1720
	Photograph. Portrait of Garfield. Bank No. 2032.				
	Lebanon	Marion National	D	Series of 1882.....	2150
	Poor photograph. Bank No. 1578. Threads between sheets of paper. Garfield.				
La.	New Orleans	Union National	C	Series of 1882.....	1796
	Good photo, but color put on with a brush. Bank No. 5470. Panel on back blotchy green. Garfield.				
Mass.	Boston	Boylston National	C	Series of 1875.....	545
	Photograph. Poor counterfeit, easily detected.				
	Boston	Globe National	C	Series of 1875.....	936
	Photograph. Green tinting on back poor and entirely omitted in space at top where the words "National Currency" occur.				
	Boston	Pacific National	B	Series of 1875.....	2373
	Photograph. Bank out of existence.				
	Boston	Fourth National	A	Series of 1882.....	2277
	Photograph. Numbers colored with brush. Fibre imitated with ink. Garfield.				
	Dedham	Dedham National	B	Series of 1875.....	669
	Photograph. Green tinting on back poorly done and omitted in space at top where the words "National Currency" occur.				
	Fall River	Pocasset National	C	Series of 1875.....	679
	Photograph. Bank No. 762.				
	Harwich	Cape Cod National	A	Series of 1882.....	712
	Photo, colored. Red lines for silk fibre. Panel on back containing charter number should be green. Portrait of Garfield.				
	Leicester	Leicester National	C	Series of 1875.....	918
	Photograph. Poor counterfeit.				
	Lynn	First National	A	Series of 1882.....	638
	Photo, colored. Paper has fibre between sheets. Portrait of Garfield.				
	New Bedford	First National	B	Series of 1875.....	261
	Photo. The green in border, on back of note, is not put on with brush, but printed.				

FIVES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Character No. of Genuine.
Mass.	New Bedford	Merchants' National	C	Feb. 14, 1865.....	799
		Good counterfeit. In words "Five Dollars," lower center face of bill, letter S appears above line of other characters. On back of genuine, right thigh of Columbus perfectly formed; on counterfeit, has clubbed or swollen appearance.			
	Northampton	First National	C	May 2, 1864.....	383
		None genuine signed "S. B. Colby, Register of the Treasury."			
	Southbridge	Southbridge National	B	Series of 1875.....	934
		Photograph, poor. Bank No. 409.			
	Waltham	Waltham National	B	Series of 1882.....	688
		Photo. Seal and treasury numbers of a blue tint. Panel on back should be green. Bank No. 6149. Garfield.			
	Westfield	Hampden National	C & D	Aug. 1, 1865.....	1367
		Fair counterfeit. Connection of upward standard with rail in bulwark of ship plain in genuine; not seen in counterfeit.			
Mich.	Bay City	First National	B	Series of 1882.....	2858
		Photograph. Color of Treasury numbers and seal very poor. Bank No. 22.			
	Flint	First National	C	Series of 1882.....	3361
		Photograph. Bank No. 11464. Large scalloped seal. Parallel threads. Garfield.			
	Grand Rapids	Old National Bank	F	Series of 1882.....	2890
		Fair counterfeit. Ink on back more purple than brown. Bank No. 10819. Garfield.			
	Jackson	Peoples' National	D	Oct. 2, 1865.....	1533
		Poor lithograph. The defects are numerous.			
	Niles	Citizens' National	B	Series of 1882.....	1886
		Poor photo. Garfield. Chocolate scalloped seal has washed appearance. Fibre imitated with pen and ink. Good quality of paper.			
Mo.	Joplin	First National	C	Series of 1882.....	3841
		Photograph. Bank No. 3834. Fibre imitated with pen and ink. Garfield.			
	Springfield	National Exchange	C	Series of 1882.....	5082
		J. Fount Tillman, Register; Ellis H. Roberts, Treasurer. Bank No. 5825. Direct photo with coloring matter applied to numbers and geographical letter "M." Original charter number can be discerned under coloring. Bears the back impression of \$5 note of State National Bank of St. Louis, as charter number of that bank, 5172, appears in center of note. Back is a photo. No silk or imitation of it.			
	St. Louis	State National	C	Series of 1882.....	5172
		J. W. Lyons, Register; Ellis H. Roberts, Treasurer. Poor photo. Coloring applied to numbers and geographical letter "M." No silk fibre or imitation of it.			
N. H.	Derry	Derry National	C	Series of 1882.....	499
		Good photo. Note a purple color, with other colors added for numbers. Seal reddish brown, instead of chocolate color. Paper thick with one long silk thread in it, but not the distributed fibre, which is also in the genuine. Garfield.			
N. J.	Morristown	National Iron	A	Series of 1882.....	1113
		Deceptive. Portrait of Garfield flat. "Cash" for "Cash'r." "Treasury" in "Register of the Treasury." On lower back in penalty clause are words "Engraving," "itas" for "this," "aper" for "paper," etc.			
N. Y.	Amsterdam	Manufacturers' Nat.	B	Apr. 15, 1875.....	2239
		General appearance deceptive. Engraving coarse, especially on back. Shading under "MANUFACTURERS" done in straight lines, spaces broken out roughly. No shading inside first A in "MANUFACTURERS," and but two lines of the same in second A.			
	Castleton	Nat. Bk. of Castleton	D	Mar. 10, 1865.....	842
		Good counterfeit. Color of Treasury numbers and seal poor.			
	New York	Ameriean Exch. Nat.	F	Series of 1882.....	1394
		Photograph. Portrait of Garfield. Bank No. 101798.			
	New York	Ameriean Exch. Nat.	B	Series of 1902.....	1394
		Portrait of Harrison. Bank No. 24739. Are printed in black instead of blue. Photo-mechanical process on poor paper; ink marks to imitate fibre. Back of note too light.			
N. Y.	New York	Citizens' International			
		Portrait of Garfield. No such bank. Not the right seal; seems to be one of some secret order. From wood-cut plates. Charter No. on face 196; on back 127.			
	New York	Nat. Bk. of Commeree	G	Series of 1882.....	733
		Photograph. Garfield portrait. Bank No. 78763.			
	New York	National City Bank	U	Series of 1882.....	1461
		Photo., partly and poorly colored. Bank No. 29089. Portrait of Garfield.			
	Pawling	National Bk. of Pawling ..	A	July 20, 1865.....	1269
		On genuine, check letter A in upper left hand corner is nearly in centre of space between yard-arm and border; in counterfeit, it touches or nearly touches yard-arm.			
	Rome	Fort Stanwix National	B	Sept. 1, 1865.....	1410
		Poor counterfeit. Vignette scratchy. Shading of large letters on face poor.			
	Troy	National State Bank	A	May 10, 1865.....	991
		None genuine signed "Jno. C. New, Treasurer of the United States," and bearing at the same time the old pointed Treasury seal. On counterfeit, word "Treasury" under Register's name is printed "Treasury."			
	Troy	National State Bank	A	Series of 1882.....	991
		Poor photograph. Garfield. Glazed paper. Seal, etc., not colored. Bank No. 7244.			

FIVES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Ohio	Cincinnati	Fifth National	A	Series of 1882.....	2798
		Photograph. Colors of numbers and seal fair, but put on with a brush. Back poor. Bank No. 2269. Garfield portrait.			
	Springfield	Lagonda National	B	Series of 1875.....	2098
		Photograph—with Bank No. 2334, seal, etc., all colored with a brush. Back printed upside down. No attempt to imitate fibre paper.			
Penn.	Hanover	First National	D	Feb. 20, 1864.....	187
		Under "Continental Bank Note Co., New York," lower centre border, genuine has "Act approved Feb. 25th, 1863;" counterfeit, "Act approved June 3d, 1864."			
	Tamaqua	First National	B	July 1, 1865.....	1219
		Counterfeits seen bear wrong charter number. On upper right back of note "owing" is spelled "ownig;" on lower right back "thousand" is spelled "thousaud."			
R. I.	Providence	Commercial National	A	Series of 1882.....	1319
		Photograph, with colors of numbers and seal put on with a brush and poorly done. Portrait of Garfield. Bank No. 20650.			
	Providence	Blackstone Canal Nat.	B	Series of 1882.....	1328
		Charter No. 1131 is wrong. Signature R. C. Taft, Prest., and J. W. Vernon, Cashier, wrong; these belong to Merchants' National Bank of Providence. Portrait of Garfield good.			
Texas	Hillsboro	Hill County National	D	Series of 1882.....	3046
		Photograph. Bank No. 2125. Whole note photographic color. Garfield.			
Vt.	Montpelier	Montpelier National	A	Series of 1875.....	857
		Photograph. Bank No. 1166.			
	St. Johnsbury	First National	C	Series of 1875.....	489
		Poor counterfeit. Color work surface printed.			
Wis.	Milwaukee	First National	B	Series of 1882.....	2715
		Photo. Garfield. Poor. Color very bad. Bank No. 269. Seal almost gray.			

TENS

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette represents Franklin, with kite in hand, experimenting with electricity, with assistant seated on rock near him. Leyden jar in foreground and 1752 in lower left corner. Right end vignette represents female on eagle soaring above clouds snatching the lightning, to represent genius of America seizing and utilizing lightning of heaven. On counterfeit the post in vignette, lower left corner, was made perfect or plain; the genuine at one-fourth inch from the ground shows a knot hole or nick. Back of note, vignette represents De Soto discovering Mississippi in 1541. All notes of this denomination prior to series of 1832 had green border backs, and those of series 1882 have brown border backs, with charter number of bank in green panel, centre of note, in place of De Soto vignette. The series of 1902 has portrait of William McKinley on left side face of note. The number panel is below portrait, large denomination counter in upper right corner and smaller denomination counters in upper and lower left corners. On the back is vignette, Female figure, Navy and Merchant Marine. Legend with small denomination counter in center, base of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Ariz.	Phoenix	Phoenix National	C	Series of 1882.....	4729
		Poor. Photo colored with a brush. Bank No. 1973.			
Cal.	Los Angeles	Los Angeles National	A	Series of 1882.....	2938
		Poor. Photo colored with a brush. Bank No. 6598. Brown color of photography shows through the red numbers.			
	San Francisco	Wells Fargo Nevada Nat. G		Series of 1882.....	5105
		Poor photo on heavy bond paper; no silk fibre. Bank No. 6945. Treasury numbers traced over with red ink. Back is better than face, being fair imitation of genuine, except coloring around charter number, which is a muddy green.			
Colo.	Denver	Denver National	E	Series of 1882.....	3269
		A crude photograph. Bank No. 13503.			
Illinois	Rockford	Third National	B	Series of 1902.....	479
		Photograph. Back badly faded. Portrait of McKinley. Treasury and bank numbers printed in red instead of blue. Back brown instead of green.			
Ind.	Lafayette	Lafayette National	A	Dec. 22, 1874.....	2213
		Refuse all bearing Bank No. 1496, Treasury No. 165167.			
	Muncie	Muncie National	A	Feb. 14, 1865.....	793
		Refuse all bearing Bank No. 1496. Treasury No. 165167.			
	Richmond	Richmond National	A	Mar. 16, 1873.....	1102 & 2090
		Refuse all bearing Bank No. 1496. Treasury No. 165167.			
	Vevay	First National	A	Old Series	346
		Refuse Treasury No. 810516, Bank No. 1048, and Treas. No. 165167, Bank No. 1496.			

TENS—Continued

State. La.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
	New Orleans	Germania National	C	Series of 1882.....	1591
		Vignettes coarse and scratchy. First lot had no scroll lines on right end of face of bill above the eagle's wing; but plate was changed, and later bills have these lines. Paper fair, no silk threads, and only in some cases imitated by ink lines. Back well executed. In panel in centre, in Charter No. 1591, light brown shading on right and bottom of figure 9 omitted. Bank and Treasury numbers poor color, larger than genuine.			
	New Orleans	Hibernia National	B	Series of 1882.....	2086
		Number, seal and panel on back poorly colored. No threads in paper. Bank No. 524.			
Mass.	Athol	Millers River National	B	Series of 1882.....	708
		Photograph poorly colored. Two pieces of paper, silk fibre between. Panel on back of genuine containing Charter No. 708 is green; in counterfeit it is not.			
	Boston	Eliot National	C	Series of 1882.....	536
		Photo, poorly colored. Ink lines for threads. Bank No. 4235.			
	New Bedford	Meehanics National	B	Series of 1882.....	743
		Photograph. Bank No. 11793. Charter, Bank and Treasury are brown instead of carmine. Panel on back containing Charter No. 743 should be green. Fibre imitated.			
	Roxbury	Peoples National	A	Series of 1882.....	595
		Photograph. Seal, etc., tinted. Bank No. 8201. Fibre imitated by ink lines.			
Mich.	Detroit	First National	C	Series of 1882.....	2707
		Photo. Bank No. 5612. Colors put on with brush. Parallel silk threads.			
	Detroit	Union National	B	Series of 1882.....	3487
		Photographic note. Colors put on with brush.			
Miss.	Jackson	First National	C	Series of 1882.....	3332
		Photographic print. Seal, etc., touched up with color. Bank No. 1292. Seal yellowish brown instead of chocolate. Two pieces of paper with silk fibre between them.			
N. Y.	Albany	Albany City National	A	July 20, 1865.....	1291
		Fair counterfeit. Seal and numbers poor. Lathe work on back poor.			
	Auburn	Auburn City National	A	July 20, 1865.....	1285
		In vignette, lower left corner, Franklin's kite string is broken, or hidden by clouds. In genuine it is wholly visible. Seal and numbers poor. Lathe work on back poor.			
	Buffalo	Farmers' & M'f'rs' Nat.	A	Old Series	1370
		No such bank. From changed counterfeit plate of Farmers and Manufacturers' National Bank of Poughkeepsie (N. Y.).			
	Ithaca	Tompkins Co. National	B	Series of 1882.....	1561
		Photo. Seal, etc., color touched up. Bank No. 3894. Fibre between sheets.			
	Kingston	National Ulster Co.	B	Series of 1882.....	1050
		Photo. Very poor. Colors of numbers, etc., poorly applied. Black and olive colored fibre between two pieces of paper.			
	Lockport	First National	A	Feb. 20, 1865.....	211
		None genuine signed "S. B. Colby, Register of the Treasury."			
	Newburg	Highland National	A	July 1, 1865.....	1106
		Fair counterfeit. Numbering, seal and lathe work imperfect.			
	New York	American National	A	July 1, 1865.....	50
		Refuse all dated July 1st, 1865.			
	New York	Croton National	A	Old Series	1556
		Bank failed. Few genuine notes in circulation.			
	New York	First National	A	July 1, 1865.....	29
		None genuine signed "S. B. Colby, Register of the Treasury."			
	New York	First National	M	Series of 1902.....	29
		Issue of Feb. 25, 1903. Portrait of McKinley. J. W. Lyons, Register; Ellis H. Roberts, Treasurer. Bank No. 292842. Poor photo-mechanical production on three pieces of paper with few silk threads pasted between face and middle sheet. Title under portrait reads "WILLIAM McKINLEY," second "I" in first name having been omitted. In scroll panel, left back of note, word "PAYMENT" is spelled "PAVE-MENT." In scroll panel, right back of counterfeit "EXCPTD" instead of "EXCEPT." Lathe work very scratchy. Charter number and seal light pink instead of carmine.			
	New York	Marine National	A	July 1, 1865.....	1215
		Words "the City of" in title "Marine National Bank of the City of New York" omitted.			
	New York	Market National	A	July 1, 1865.....	964
		Refuse all dated July 1st, 1865.			
	New York	Mechanics' National	A	July 1, 1865.....	1250
		Title of genuine note reads, "Mechanics' National Bank of the City of New York;" in counterfeit the words "the City of" are omitted.			
	New York	Merchants' National	A	Old Series	1370
		Signatures printed; the genuine are written. Numbering poor.			
	New York	Nat. Bank of Commerce	A	July 1, 1865.....	733
		Refuse all dated July 1st, 1865.			
	New York	Nat. Bank of Commerce	R	Series of 1882.....	733
		Poorly executed photograph. Bank No. 29,968.			
	New York	Nat. Bk. of the State of N.Y.	A	July 1, 1865.....	1476
		Refuse all dated July 1st, 1865.			

TENS—Continued

State.	City.	Bank.	Cheek Letter.	Date or Series.	Charter No. of Genuine.
N. Y.	New York	Union National	A	July 1, 1865.....	1278
		Refuse all dated July 1st, 1865.			
	Poughkeepsie	City National	A	July 5, 1864.....	1305
		Seal and numbers poor. Lathe-work on back poor.			
	Poughkeepsie	Farmers' & Mfrs.' Nat.....	A	Aug. 1, 1865.....	1312
		In word "POUGHKEEPSIE" the "P" and "O" join; on genuine they do not.			
	Poughkeepsie	First National	A	July 5, 1864.....	465
		None genuine signed "S. B. Colby, Register of the Treasury."			
	Red Hook	First National	A	Feb. 20, 1865.....	752
		Refuse all dated February 26, 1865.			
	Rochester	Flour City National.....	A	July 1, 1865.....	1362
		Refuse all dated July 1st, 1865.			
Rome	Central National	A	May 12, 1865.....	1376	
	Refuse all dated May 12, 1865.				
Syracuse	Syracuse National	A	Aug. 1, 1865.....	1341	
	Dangerous counterfeit when well printed. Lathe-work was retouched and plate improved to produce these bills. On first lot numbering, seal and back poorly executed.				
Troy	Mutual National	A	May 10, 1865.....	992	
	On counterfeit, eagle's wing touches "65" in date. On genuine it does not.				
Waterford	Saratoga County N. B.....	A	July 1, 1865.....	1229	
	Refuse all bearing Bank No. 1048.				
Watkins	Watkins National	A	Aug. 1, 1865.....		
	Refuse all dated August 1, 1865. Bank out of existence.				
Ohio	Cincinnati	Third National	C	Series of 1882.....	2730
	Paper greasy and stiff; no distributed fibre or parallel threads; vignette coarse and scratchy. Lathe-work counters poor. In words, "Printed at the Bureau of Engraving and Printing" the "N" in "Printed" is inverted. Back well executed.				
Penn.	Philadelphia	First National	B	Feb. 20, 1864.....	1
	Refuse all dated February 20th, 1864.				
	Philadelphia	Third National	B	Feb. 20, 1864.....	234
	Counterfeit, upper right hand end in border, word "Currency" printed "Curreny."				
Texas	Beaumont	Gulf National	C	Series of 1902.....	6338
	Crude photographs printed on two pieces of paper between which a few long silk threads have been distributed. Colored inks roughly applied to seals, numbers and back.				
	Fort Worth	Nat. Bank of Fort Worth..	C	Series of 1882.....	3131
	Poor photo. Large scalloped seal gray-blue-black instead of chocolate. Face same color.				
	Weatherford	Merchants & Farm's Nat..	A	Series of 1882.....	3975
	Photographic print, touched up with colors. Bank No. 5005. Two pieces of paper with red and blue silk between.				
Vt.	Vergennes	Nat. Bank of Vergennes..	B	Series of 1882.....	1364
	Bank No. 2181. Colors for red seal, etc., put on with brush, colors poor. No threads.				

TWENTIES

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette represents Battle of Lexington. Right end, vignette represents Genius of Liberty unfurling American flag, exciting the loyalty of the yeomanry of the nation. Back of note, vignette represents Baptism of Pocahontas. All notes prior to series of 1882 had green border backs; those of 1882 have brown border backs, with charter number of bank in green panel, centre of note, in place of Pocahontas vignette. The series of 1902, face of note, has portrait of Hugh McCulloch, left side, with number panel below portrait. Large denomination counters in upper right and lower left corners, small denomination counter in upper left and small lathe counter in lower right corners. Back of note has vignette, Liberty and Capital, with eagle and shield to left of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Cheek Letter.	Date or Series.	Charter No. of Genuine.
Ala.	Talladega	Isbell National	A	Series of 1882.....	4838
Photographic print, touched up with colors. Bank No. 7917.					
Conn.	Portland	First National	A	May 10, 1865.....	1013
On counterfeit in vignette left end, is printed "1715" for "1775." On shield with eagle, back of counterfeit, are six imperfect stars; on genuine seventeen perfect stars.					
Illinois	Metropolis	National State	A	Series of 1882.....	5234
Photograph poor. Bank No. 1193.					
Ind.	Indianapolis	First National	A	Nov. 2, 1863.....	55
Counterfeit, lower left corner, butt of gun touches border; in genuine it does not.					
	South Bend	South Bend National.....	A	Series of 1882.....	1739
Poor photo. Bank No. 1777. Paper in two sheets, with red and blue silk between.					

TWENTIES—Continued

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Ind. T.	Marietta	Marietta National	A	Series of 1882.....	5958
		Very poor photo. Green poorly applied. Few silk threads between two pieces of paper.			
Ky.	Mayfield	First National	A	Series of 1882.....	2245
		Photograph, uncolored. Bank No. 5211.			
Mass.	Boston	Fourth National	A	Series of 1882.....	2277
		Photo, poorly colored. Paper has threads between sheets. Bank No. 42431.			
N. Y.	Mohawk	National Mohawk Valley	A	Series of 1882.....	1130
		Photograph, but few in circulation and glass plate captured.			
	New York	First National	B	July 19, 1865.....	29
		Refuse all dated July 19th, 1865.			
	New York	Fourth National	A	March 1, 1864.....	290
		The heads of figures in baptismal scene on back and in battle scene in face are almost wholly devoid of expression, and the eyes appear like black spots.			
	New York	Market National	B	Jan. 19, 1865.....	964
		None genuine signed "L. E. Chittenden, Register of the Treasury."			
	New York	Merchants' National	B	July 19, 1865.....	1370
		None genuine signed "L. E. Chittenden, Register of the Treasury."			
	New York	Nat. Bank of Commerce	B	Jan. 19, 1865.....	733
		None genuine signed "L. E. Chittenden, Register of the Treasury."			
	New York	Nat. Shoe & Leather	B	July 19, 1865.....	917
		None genuine signed "L. E. Chittenden, Register of the Treasury."			
	New York	Tradesmen's National	B	July 19, 1865.....	905
		None genuine signed "L. E. Chittenden, Register of the Treasury."			
	Utica	City National —No such bank.			
		The genuine notes have Utica City Nat'l Bank, Utica.			
	Utica	Oneida National	B	Aug. 19, 1865.....	1392
		None genuine signed "L. E. Chittenden, Register of the Treasury."			
Penn.	Philadelphia	Fourth National	A	Mar. 7, 1864.....	286
		Engraving of title line defective; "A" in "PHILADELPHIA" not crossed. Letter "W" in "TWENTY," lower right end border, face of note, shorter than rest of letters in counterfeit. Lettering in margin, either end of back of note, scarcely legible. Vignette Battle of Lexington on lower left is printed 1715; on genuine it is 1775.			
S. D.	Wessington	First National	A	Series of 1902.....	8335
		A genuine one-dollar bill bleached to obtain the paper. Under magnifying glass small portions of the design of the one-dollar bill can be discerned. Poor pen and brush production. Portrait very poor, rough and scratchy. W. T. Vernon, Register; Chas. H. Treat, Treasurer. Portrait of Hugh McCulloch. Bank number 246.			
Texas	Bowie	First National	A	Series of 1882.....	4265
		A photograph. No silk threads.			
	Hereford	First National Bank	A	Series of 1882.....	5604
		Poor photo.; paper poor, no silk threads. Charter number on face of note is 5607 and in panel on back is No. 5604, which is the correct number.			
Vt.	Barre	National Bank, Barre	A	Old Series	2109
		Pen and brush work, poorly done. Bank No. 1980.			

FIFTIES

DESCRIPTION OF GENUINE NOTE

On genuine, left end of note, vignette represents Gen. Washington crossing the Delaware; above is large "50," crowned by "FIFTY." Right end, vignette represents soldier of the Revolution of 1776 on picket duty; he sees in a vision future glory of his country, typified by Union of Liberty and Justice with Victory, represented by three females in mid-air, with "Victory" crowning whole. Back of note, vignette represents Embarkation of Pilgrims. All notes of this denomination prior to series of 1882 had green border backs; those of 1882 have brown border backs, with charter number of bank in green panel, surrounded with lathe-work, in place of vignette Embarkation of Pilgrims. The series of 1902 has portrait of John Sherman on left side, face of note, number panel below portrait. Large denomination counter in upper right and lower left corners; small denomination counter in lower right corner. On the back there is a vignette, Male figure, with denomination counter, lower left corner, and vignette, Female figure, Engine and Factory scene, right of note.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
N. J.	Bridgeton	Bridgeton National	A	Series of 1882.....	2999
		Poor photograph. Seal, numbers and back colored with a brush. Bank No. 142.			
N. Y.	Buffalo	Third National	A	March 10, 1865.....	850
		On genuine, above and below words "with the" in line "Deposited with the U. S. Treasurer at Washington" is a flourish; on counterfeit this is omitted. On counterfeit, vignette of Victory, upper right end, hand is without thumb or fingers, which can be distinctly seen on genuine. On genuine, left end back, bandage covers eyes of figure of Justice in coat of arms; on counterfeit does not. All counterfeits of \$50 National bank bills on banks in New York State were printed from these plates with title names changed, and this description will apply to all of them.			
	New York	Central National	A	April 15, 1864.....	376
		None genuine bearing other charter number than 376. The description of Third National Bank of Buffalo, N. Y., applies to this note.			

FIFTIES—Continued

State.	City.	Bank.	Check. Letter.	Date or Series.	Charter No. of Genuine.
N. Y.	New York	Meehanics' National	A	April 20, 1865.....	1250
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	Metropolitan Nat.	A & C	Jan. 10, 1865.....	1121
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	Nat. Bk. of Commerce ...	A & C	Jan 10, 1865.....	733
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	National Broadway	A & C	Jan. 10, 1865.....	687
		The genuine fifty-dollar bills of this bank all bear the check letter A. The descrip- tion of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	Tradesmen's Nat.	A & D	April 20, 1865.....	905
		The genuine fifty-dollar bills of this bank all bear the check letter A. The descrip- tion of Third National Bank of Buffalo, N. Y., applies to this note.			
	New York	Union National	A	April 15, 1864.....	1278
		The description of Third National Bank of Buffalo, N. Y., applies to this note.			

ONE HUNDREDS

DESCRIPTION OF GENUINE NOTE

On genuine note, left end vignette represents Commodore Perry leaving his flagship "Lawrence;" above is large ornamental "C" and "100." Right end vignette represents angel with coronet, on which is "Liberty," her hands extended towards fasces planted on rock, entwined by wreaths and belts, latter bearing "The" and "Union," at right, "maintain it" in burst of sunlight; whole designed to represent Genius of America invoking aid of heaven to maintain and preserve the Union; above vignette is "100" and "C." Back, vignette represents Declaration of American Independence, July 4, 1776. All notes prior to series of 1882 had green border backs; those of 1882 have brown border backs with charter number of bank in green panel, instead of vignette Declaration of American Independence. The series of 1902, on left side of face of note, has portrait of John J. Knox, with number panel below portrait. Large denomination counter in upper right and lower left corners; small denomination counter in lower right corner. On the back of the note is vignette, two Male figures, eagle, shield and flags in centre of note, with legend and vista of Capitol and Monument at base.

DESCRIPTION OF COUNTERFEITS

State.	City.	Bank.	Check Letter.	Date or Series.	Charter No. of Genuine.
Mass.	Boston	First National	A	Feb. 2, 1864.....	200
		On genuine, vignette, left end, water drops from both sides of bow oar; on coun- terfeit from only one side. Crossing of letter "T" omitted in "MAINTAIN" on right end of counterfeit. This defect is often mended by reprint, pen or pencil, but not so as to deceive close observers. On the genuine bills the sailor, standing in the bow of the boat, has a medium-sized head and face with a partly opened mouth; on counterfeits the same man has a large, broad head and face, a closed mouth, and broad, full forehead. On the back of the genuine bills the lettering of the several panels is properly punctuated. In the counterfeits the lower panel containing a quota- tion from the law against counterfeiting, on second line, after the word "IT" a comma is omitted, and after the word "PRINTED" on the fourth line in same panel.			
	Boston	National Revere	A	July 20, 1865.....	1295
		The genuine note has space of 1-16th of an inch between edge of wing of figure of Liberty and shading of letter "C" in upper right corner; on counterfeit about half the distance. On genuine, in vignette, left end, water drops from both sides of bow oar; on counterfeit but from one side. On genuine, distance between wing of figure of Liberty and foot of check-letter A is over 3-16ths of an inch; on counterfeit hardly 1/8 of an inch. On genuine a line drawn sharply under words, "with the U. S. Treasurer at Washington," if extended strikes the lower lip of figure of Liberty; on counterfeit it strikes the chin. Face of sailor in counterfeit, bow of boat, rescm- bles a skeleton or death's head. On the back of the genuine bills, in the upper lettered panel, on the third line, right, the words "OTHER DEBTS" are properly spaced. In the counterfeit the "R" in "OTHER" joins the "D" in "DEBTS," and the "D" is raised above the letters preceding.			
	New Bedford	Merchants' National	A	Feb. 14, 1865.....	799
		The description of National Revere Bank of Boston above applies to this note.			
	Pittsfield	Pittsfield National	A	July 20, 1865.....	1260
		The description of National Revere Bank of Boston above applies to this note.			
Md.	Baltimore	National Exchange	A	July 1, 1865.....	1109
		The description of National Revere Bank of Boston above applies to this note.			
N. Y.	New York	Central National	A	April 15, 1864.....	376
		The description of First National Bank of Boston applies to this note.			
Ohio	Cincinnati	Ohio National	A	Dec. 22, 1864.....	630
		The description of First National Bank of Boston applies to this note.			
Penn.	Pittsburgh	P. Nat. Bk. of Commerce..	A	Series of 1875.....	668
		The description of National Revere Bank of Boston applies to this note. This is the most dangerous of the \$100 National Bank Notes, as it is the only one printed on fibre paper and bearing the scalloped seal.			
	Wilkesbarre	Second National	A	Nov. 2, 1863.....	104
		The description of First National Bank of Boston applies to this note.			

Instructive Guides

U. S. Notes of date 1862 and 1863 have no jute or fibre in the paper.

Series of 1869, 1874, 1875 or 1878 are printed on a distinctive fibre paper known as the Wilcox patent.

Series of 1880 are printed on paper having a red and blue silk thread running from end to end, one at the top and the other at the bottom of the note, and shreds of red and blue silk fibre scattered all through the paper, and known as the Crane patent. Then the scattered threads were discontinued, leaving only the parallel threads or one of them. Then, later on, was adopted the new kind of paper, having only the scattered threads localized in two bars, one across each end of bill.

The counterfeits of U. S. Notes, of dates 1862 and 1863, also some of Series 1875, bear the small red seal, pointed (old seal).

Counterfeit 50's and 500's of Series 1869, and some counterfeits of Series 1880 bear the large red seal, lathe work points.

Some 20's and 10's (1880) bear large red seal, plain border.

Few large chocolate seals, lathe work points, are counterfeited on any bills.

Very few National Bank bills bearing red pointed seal have any fibre in paper.

Series of 1875 (all of which have the red scalloped seal) are either printed on jute fibre paper, or the silk line paper, the same as used for the U. S. Notes, Series of 1880.

Series of 1882, bearing the brown scalloped seal, such are also printed on the same silk line paper as the U. S. Notes, Series of 1880.

The check-letters, A, B, C or D, referred to in the body of this DETECTOR, are all printed in black ink on the face of U. S. Notes and National Bank Bills, as well as on the Bills of the Dominion of Canada. Some U. S. National Banks have been supplied with other letters.

THE NUMBER SYSTEM.

All Government Notes—but not National Bank Bills—are printed of one denomination four on a sheet, and lettered respectively A, B, C or D. Each note also bears a Treasury number, and divide this number or only the last two figures of it by four, and if the remainder is one then the check letter should be A; if two remainder then B; if three remainder then C; and if no remainder then D. If the result shows otherwise then the numbering is wrong, and hence the bill is a counterfeit. Wrong numbering will detect a very large number of the counterfeits in circulation, but some counterfeits, however, are correct.

UNITED STATES NOTES AND CERTIFICATES.

The old issue of United States notes was divided into four series, all of which were signed by L. E. Chittenden as Register and F. E. Spinner as Treasurer. The series of 1869 were signed by John Allison as Register and F. E. Spinner as Treasurer. Of the series of 1875, numerous counterfeits have appeared, from the 1's to the 50's. Notes of this issue are signed by John Allison, Register, and John C. New, A. U. Wyman and Jas. Gillsillan as Treasurers. Of the series of 1878, but two denominations have been counterfeited, the 10's and 20's, and of the series of 1880, the 2's, 5's, 10's, 20's, 50's and 100's.

On both the United States notes and gold and silver certificates there are usually small engraved figures under the check letter. They represent the number of the plate from which the note is printed, and are used as a means of identification of the printers through whose hands the note passed. As many as 60 plates may be used at one time in printing notes of one denomination, and each plate has its own number. The small figures have been printed on all notes since 1862.

No gold certificates have been issued below the denomination of \$10. All certificates are issued and numbered the same as Treasury notes, and are check-lettered in their order on each sheet.

Only three denominations of gold certificates have been counterfeited, the 10's, 20's and 100's.

Six denominations of silver certificates have been counterfeited, the 1's, 2's, 5's, 10's, 20's and 100's.

All U. S. Treasury notes issued prior to 1869 were printed on plain bank note paper. All issued since, commencing with the series of 1869, are printed on fibre paper. Many of the old issues were counterfeited, as the paper used had no special distinctive feature, engraving being mainly relied on by the Government to prevent imitation. As numerous counterfeits appeared on the old issues, the Government was obliged to adopt, in 1869, a special paper, the distinctive feature of which was a narrow localized tint of short blue fibre running the entire length of the sheet in such a manner as not to lessen its strength or interfere with the printing. When examined under the microscope, these fibres have the appearance of coarse black hairs, of different lengths and shapes, scattered promiscuously, regardless of regularity, over the entire surface. This paper is known as the Wilcox patent. In 1878 another feature of fibre paper was adopted, somewhat similar, with two silk threads running lengthwise throughout the note. This is known as the Crane patent.

Counterfeit United States Notes

ONES

Act of July 11, 1862.
L. E. Chittenden, Register.

A B C D

Dated Aug. 1, 1862.
F. E. Spinner, Treasurer.

Poor counterfeit. Portrait of Chase badly engraved. Numbers poor and color bad. Small "ones" in border, on counterfeit, blurred and poorly engraved. Lathe work bad.

Act of March 3, 1863.
John Allison, Register.

D

Series 1875.
A. U. Wyman, Treasurer.

Poor. Looks like woodcut. Portrait of Washington and numbers poor. Many words misspelled in panel on back.

TWOS

Act of July 11, 1862.
L. E. Chittenden, Register.

A B C D

Dated Aug. 1, 1862.
F. E. Spinner, Treasurer.

Engraving and lathe work bad. Head of Hamilton poor. Imprint of Bank Note Company imperfect.

Act of March 3, 1863.
John Allison, Register.

D

Series 1875.
A. U. Wyman, Treasurer.

Very poor counterfeit; has a blurred and faded appearance. Portrait of Jefferson.

Act of March 3, 1863.
B. K. Bruce, Register.

D

Series 1880.
A. U. Wyman, Treasurer.

Poor. Many errors in spelling in border and elsewhere. Jefferson's name, under portrait (which has but one eye), spelled "Jeffrson."

FIVES

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A

Dated March 10, 1862.
F. E. Spinner, Treasurer.

Series 90. Convertible note. Engraving coarse, but vignette head of Hamilton fair. Lathe work around large figure 5, right upper corner of note, defective. Lathe work on back of note also faulty.

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A

Series 114. Dated March 10, 1863.
F. E. Spinner, Treasurer.

Poor counterfeit. One of convertible series. All genuine notes of this issue dated March 10, 1862; counterfeits dated March 10, 1863. Head of Hamilton.

Act of March 3, 1863.
L. E. Chittenden, Register.

A D

Dated March 10, 1862.
F. E. Spinner, Treasurer.

New series, and new series 70. Inferior counterfeits. Engraving on face of notes very coarse; vignette statue of Liberty, left end, looks like a cheap wood engraving. Vignette head of Hamilton, right end, coarse, of very poor appearance, and not a likeness. Signature of L. E. Chittenden, Register, engraved in coarse lines, not a fac-simile of genuine. Numbering very poor. Imprint of American Bank Note Co. imperfect. Lathe work around figure 5 on counterfeit and on back of notes defective.

Act of March 2, 1863.
L. E. Chittenden, Register.

A D

Dated March 10, 1863.
F. E. Spinner, Treasurer.

New series 77. Fair counterfeit. Engraving on face of note coarse. Lathe work around figure 5, on counter, right upper corner of bill, very defective. Vignette of Hamilton, right lower corner, though poorly engraved, has a fair expression and likeness. Vignette Statue of Liberty, left end of bill, "scratchy" and unfinished in detail, lacking the cross lines in shading. About feet of statue a few rough lines alone appear, instead of sharply defined folds of drapery shown on genuine. Lathe work back of note faulty, lines not traceable in green tint.

Act of March 3, 1863.
L. E. Chittenden, Register.

A D

Dated March 10, 1863.
F. E. Spinner, Treasurer.

New series 77, and new series. Good counterfeits. Engraving well done; general appearance good. Lettering well engraved and shading regular, yet heavier than genuine. Lathe work around figure 5 on counter, right upper corner face of bill, appears good at first sight, yet when inspected is found to lack very fine continuous lines of genuine. Vignette of Hamilton almost as finely engraved as genuine and presents a very fair likeness. Vignette Statue of Liberty, left end, not so carefully finished; general features of statue and its drapery are discernible, but details are imperfect or wanting. On left hand of the figure (the side toward the body of the note) drapery below knee does not show ornamental ball-tassels as prominent as on genuine. Lathe work back of note defective.

FIVES—Continued

Act of March 3, 1863.
John Allison, Register.

A

Series 1875.

A. U. Wyman, Treasurer.

Photograph. Portrait of Jackson. On plain paper, coarse and heavy. Seal and eyeloid work very pale. Lathe work on back, and in two counters on face, badly blurred.

Act of March 3, 1863.
John Allison, Register.

A D

Series 1875.

A. U. Wyman, Treasurer.

Poor. Dark and blurred. Portrait of Jackson. Another photographic counterfeit of this series (check letter A) has such a good appearance as to deceive experienced handlers. Under magnifying glass engraving looks more like a woodcut than steel. No fibre paper used. Numbering good, seal poor.

Act of March 3, 1863.
John Allison, Register.

C

Series 1875.

A. U. Wyman, Treasurer.

Excellent. On genuine, upper left corner, series of 1875 is enclosed by flourishes. On counterfeit flourishes are omitted. Portrait of Jackson and vignette in centre coarse. Shading of "United States" in title scratchy. Lines uneven. Genuine notes of this series printed on fibre paper; counterfeit on plain. An attempt at imitation is made by printing fine lines in left panel on back.

Act of March 3, 1863.
John Allison, Register.

D

Series 1875.

A. U. Wyman, Treasurer.

Fair photo. Portrait of Jackson. Some notes are a trifle short. Two thin sheets of paper with fibre between. Only color on face is Treasury number, which is badly tinted, being traced with a pen.

Act of March 3, 1863.
John Allison, Register.

D

Series 1875.

A. U. Wyman, Treasurer.

Same process as above note. Portrait of Jackson. Treasury numbers and seal bad color, originally black, but tinted, and black shows through pink. Figures 1875 on genuine, upper right corner, omitted.

Act of March 3, 1863.
J. Fount Tillman, Register.

A

Series 1880.

D. N. Morgan, Treasurer.

Poor. Portrait of Jackson appears cross-eyed. Curved line between "Series of" and "1880", also floral design at end of imprint of Bureau Engraving and Printing, omitted.

Act of March 3, 1863.
B. K. Bruce, Register.

B

Series 1880.

A. U. Wyman, Treasurer.

Coarse and scratchy. Many errors occur in spelling in fine lettering in border and elsewhere. "Treasury," under name of B. K. Bruce, spelled "Trastay." Portrait of Jackson.

Other counterfeits of this check letter and series have signatures of other Registers and Treasurers.

Act of March 3, 1863.
W. S. Rosecrans, Register.

B

Series 1880.

James W. Hyatt, Treasurer.

Very poor woodcut. Portrait of Jackson. Words "Bureau of Engraving and Printing, Washington, D. C.," reversed, beginning at lower right, instead of upper left end. All lathe work very poor.

Act of March 3, 1863.
W. S. Rosecrans, Register.

B

Series 1880.

J. N. Huston, Treasurer.

Poor. Large spiked chocolate seal. Imprint Bureau Engraving and Printing, upper left face, over "Series of 1880," missing. Shield in lower right corner of genuine not in counterfeit, and word "Five," which crosses "V" in said corner omitted. Also words "Register of the Treasury" and "Treasurer of the United States." Portrait of Jackson.

Act of March 3, 1863.
J. Fount Tillman, Register.

B

Series 1880.

D. N. Morgan, Treasurer.

Poor photo. Portrait of Jackson. Small scalloped seal. Poor quality paper, lacks silk thread.

Act of March 3, 1863.
J. Fount Tillman, Register.

C 5

Series 1880.

D. N. Morgan, Treasurer.

Photo-wood engraving. Lathe work on face and back very poorly imitated. Figures in Treasury number heavier and darker blue than genuine. Vignette in centre and portrait of Jackson, lower left corner face, fair. Small scalloped earmine red seal. Two pieces of paper, distributed silk fibre between.

Act of March 3, 1863.
W. S. Rosecrans, Register.

D

Series 1880.

J. N. Huston, Treasurer.

Poor. Large spiked red seal. Portrait of Andrew Jackson poorly executed, also frontier vignette. Treasury numbers defective and off color. Paper fair, but lacks silk fibre running lengthwise.

Act of March 3, 1863.
J. Fount Tillman, Register.

D 52

Series 1880.

D. N. Morgan, Treasurer.

Poor photo. Small scalloped seal and Treasury numbers colored with brush. Portrait of Jackson.

Act of March 3, 1863.
W. T. Vernon, Register.

D

Series 1907.

Chas. H. Treat, Treasurer.

Straight photo. Portrait of Jackson. Seal and denominational design on face of note touched up with color; back painted a muddy green. Should not deceive anyone familiar with money.

TENS

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

B C

New Series. Dated March 10, 1862.

F. E. Spinner, Treasurer.

Fair. Portrait of Lincoln lacks fine, clear, lifelike expression. Eagle scratchy. Green ink trifle darker than genuine. Lathe work defective, shading of letters coarse. In green medallion counters, right and left of eagle, four green dots seen on genuine, left of figure 1 in 10; on counterfeit only three dots.

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

B C

Series 19. Dated March 10, 1862.

F. E. Spinner, Treasurer.

Good. Treasury numbers imperfect, ink a brick red color. Portrait of Lincoln poor, unlike genuine. On genuine, line on upper side, under Treasury number, if extended, would strike below letter "N" in words "New Series;" on counterfeit it would strike higher up, near centre of "N."

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

B C D

New Series 23. Dated March 10, 1862.

F. E. Spinner, Treasurer.

Excellent. Portrait of Lincoln slightly defective. Red figure trifle smaller than on genuine. Red ink blurred. Fine line under Treasury number, on genuine, if extended, would strike directly under the words "New Series." On counterfeit would strike near centre of the "N." Check letter D of this counterfeit is of "Act of March 3, 1863," dated "March 10, 1863," otherwise plate is same.

TENS—Continued

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

BCD

Series 52. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Dangerous. Portrait of Lincoln. Top of genuine there are 15 small X's on each side of imprint of American Bank Note Co. On counterfeit 15 on left and 16 on right. A second issue has 14 X's on right and 16 on left. This error will detect this counterfeit of Series 52.

Act of March 3, 1863.
L. E. Chittenden, Register.

ABCD

New Series 53. Dated March 10, 1863.
John C. New, Treasurer.

Dangerous. Portrait of Lincoln well engraved. Numbering well done, ink good. Lathe work surrounding 10's in green medallion, somewhat blurred and defective. There are nine counterfeits on this issue of 10's, and all notes of this denomination of the various series should be examined with care. There is also said to be a counterfeit \$10, check letter A, on Series 19 of this issue.

Act of March 3, 1863.
John Allison, Register.

C

Series 1875.
John C. New, Treasurer.

Good genuine notes printed on fibre paper. An attempt has been made to imitate the fibre by printing lines in panel on back. Portrait of Webster poor. Lathe work fair. Numbering poor. In line "This note is a legal tender for ten dollars," top of note, there are no spaces between words "a" and "legal," and "for" and "ten," in counterfeit. "W" and "D. C.," in "Washington, D. C.," in centre are larger. In counterfeit letters are of even size. On back, right panel, word "this" is printed "tms."

Act of March 3, 1863.
John Allison, Register.

D

Series 1878.
A. U. Wyman, Treasurer.

Poor photographic pen and ink. "Register of the Treasury" and "Treasurer of the United States," under names, omitted. Treasury numbers poorly printed. Portrait of Webster poor, also vignette on end.

Act of March 3, 1863.
J. Fount Tillman, Register.

B

Series 1880.
D. N. Morgan, Treasurer.

Poor photo. Portrait of Webster. Color of numbers and seal poor.

Act of March 3, 1863.
W. S. Rosecrans, Register.

B 5

Series 1880.
E. H. Nebeker, Treasurer.

Fair. Portrait of Webster fair, but lacks lifelikeness. Vignette in lower right corner poor. Parallel silk thread imitated by blue ink lines. In "penalty" on back word "This" appears "Tnis." Small scalloped carmine-red seal.

Act of March 3, 1863.
J. W. Lyons, Register.

B 10-16

Series 1880.
Ellis H. Roberts, Treasurer.

Fair. Portrait of Webster poor and nose flat. Lathe work poor. Color of numbers and seal good. Two pieces of paper, with silk threads between, to imitate fibre in genuine. Back of note poor.

Act of March 3, 1863.
W. S. Rosecrans, Register.

B 2250

Series 1880.
James W. Hyatt, Treasurer.

General appearance good. Treasury numbers closely resemble genuine. Large round red seal well executed. Portrait of Webster poorly engraved, looks unnatural. Curved line on genuine between words "Series of" and "1880," upper left face, omitted. Numerous errors in "penalty" on back.

Act of March 3, 1863.
W. S. Rosecrans, Register.

C

Series 1880.
J. N. Huston, Treasurer.

Portrait of Webster. Note thought to be a joint production of the camera and wood engraving. Whole face of the note is heavy, spotted and blotchy. Numbering poor, lines in number panels scratchy.

Act of March 3, 1863.
W. S. Rosecrans, Register.

C

Series 1880.
James W. Hyatt, Treasurer.

Portrait of Webster. Photo. Treasury numbers poor, the figures unequal in size and irregular. Color fair, but fades very easily like all sunprint photographs. Large red seal. No silk threads.

Act of March 3, 1863.
J. Fount Tillman, Register.

C 8

Series 1880.
D. N. Morgan, Treasurer.

Fair. Most noticeable defects color of Treasury numbers, seal and vignette in lower right corner. Treasury numbers irregular in formation and darker blue than genuine. Small scalloped seal brick-red instead of carmine. Vignette of Columbus presenting America to Europe, Asia and Africa has blurred appearance; folds of coat on Columbus scarcely distinguishable; skirt of Indian girl, particularly fur border at bottom, very plain in genuine, cannot be seen in counterfeit, all being blurred. Lathe work and portrait of Webster good. Lettering has flat appearance, not standing out boldly. Two pieces of paper, between which silk fibre is placed, closely imitating the genuine, but surface is raised over fibre, and may be felt by rubbing the finger over it.

B. K. Bruce, Register.

D

Series 1880.
A. U. Wyman, Treasurer.

Photographic pen and ink counterfeit. General appearance good. Lathe work poor. Portrait of Webster and vignette well done. Imprint at top omitted. Words "Series of," over 1880, upper left corner, omitted, also words "Register of the Treasury" and "Treasurer of the United States," under signatures of B. K. Bruce and A. U. Wyman. Lathe work on back poor; green ink can be removed by moistening. Attempt to imitate fibre paper by printing blue and red lines lengthwise. Large brown spike seal. Several of these counterfeits have check letter D changed to L, and A. U. Wyman to James Gillfillan as Treasurer. No genuine U. S. note has check letter L, as the Government uses only four check letters on U. S. notes: A, B, C, D. Other letters appear on National Bank notes only.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

A 43

Series 1901.
Ellis H. Roberts, Treasurer.

Very poor. Paper thin. Portraits of Lewis and Clark, and buffalo in centre.

TENS—Continued

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

A 249

Series 1901.
Ellis H. Roberts, Treasurer.

Good counterfeit, excepting slight off-color of red seal, especially large red X with word "Ten" across it. Front and back printed on separate pieces of thin paper, having coarse silk fibre between and pasted together, which makes the bill stiffer than genuine; some bills lack fibre. Delicate lines too heavy. Bill lacks that nice, clean look, with contrast of light work and heavily shaded parts, of genuine. On close examination through a magnifying glass, the engraving of the two lines over large red X, AUTHORIZED BY THE LEGAL TENDER ACTS OF 1862 AND 1863, in counterfeit, appear heavy and letters broken and crooked, while in genuine they are even and clear. Words "Treasurer of the United States," under signature of Ellis H. Roberts, also a poor piece of work, capital "U" in "United" being broken. Below the large words "The United States of America" are horizontal or parallel lines, but such lack cross lines that should be there. The same applies also to background of portraits. Portraits of Lewis and Clark good, also the buffalo. Different numbers appear on different notes. Back of note looks well.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

A 252

Series 1901.
Ellis H. Roberts, Treasurer.

Photo-mechanical plates on poor quality of paper. Few pen marks in imitation of fibre. Green ink on back of note is a pale color. Portraits of Lewis and Clark scratchy and indistinct. Seal and numbers are a lighter color than genuine.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

A 272

Series 1901.
Ellis H. Roberts, Treasurer.

Dangerous. Most noticeable defect is buffalo, centre of note, which has appearance of pen work, but is not. Portrait of Lewis unnatural, but that of Clark very good. Lettering good. Color Treasury numbers and seal good. Two pieces of paper of good quality, with silk threads between, which are coarse. Counterfeit has a period between "Washington" and "D. C.," instead of comma.

Legal Tender Acts of 1862 and 1863.
W. T. Vernon, Register.

A 461

Series 1901.
Chas. H. Treat, Treasurer.

Photo-mechanical production on two pieces of rather stiff paper with red and blue silk fibre between. Picture of buffalo and portraits of Clark and Lewis defective and in the masses of shadow lose detail. Denominational design, seal and numbering darker red than genuine. Back dark blue-green. Deceptive only when handled by persons unfamiliar with money.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

B

Series 1901.
Chas. H. Treat, Treasurer.

Good lithograph. Silk thread in imitation of fibre. Most noticeable defect is color of ink, which is gray-black instead of brilliant black. Color of numbers and seal good. Lettering of note well done, but portraits of Lewis and Clark and buffalo are scratchy, and do not stand out as clear as in the genuine. Back of buffalo appears as if sun was shining brightly upon it.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

B 202

Series 1901.
Ellis H. Roberts, Treasurer.

Dangerous. Lettering very good, lathe work only fair. Portraits of Lewis and Clark, while good, have not lifelike appearance of genuine. In female figure, right end of note, the navel is visible; on genuine it is not. Color of Treasury numbers brown-red instead of carmine-red, and figures not as heavy as genuine. Lathe work at first sight is good, but examination will show it is broken. Head of buffalo appears flat, while in genuine it is natural shape. Back of note good but off color, having a faded tinge. Contains silk fibre, but not as plentiful as the genuine. Note has wax or shiny appearance.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

B 251

Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Portraits of Lewis and Clark, and buffalo, centre of note, not good. Lathe work much broken. Color Treasury numbers and seal darker red and back of note darker green than genuine. Paper two pieces with fibre between. Note three-eighths of an inch too long.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

C

Series 1901.
Ellis H. Roberts, Treasurer.

(Plate number undecipherable.)

Good photo on paper on fair quality, with silk fibre or threads scattered on surface, front and back. Color of Treasury numbers and seal very good. Portraits of Lewis and Clark not as lifelike as on genuine. Buffalo looks as though he were shedding his coat. Color of back good.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

C 3

Series 1901.
Ellis H. Roberts, Treasurer.

Printed from zinc-etched plates, which have been touched up with an engraving tool. Three pieces of thin paper, between which silk threads have been distributed. Portraits of Lewis and Clark and picture of buffalo very bad. Seal and large numeral on face of note much too light in color. Numbering fair. Back poorly printed, green ink being smeared over white lettering in many places.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

C 57 B 52 C 105

Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Lewis and Clark. Two pieces of paper with silk threads between. Treasury number and seal off color, and figures in Treasury number larger than genuine. Lathe work poor. Portraits scratchy. Back of note off color, but general appearance better than face of note.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

C 86

Series 1901.
Ellis H. Roberts, Treasurer.

Dangerous. Good quality of paper; no silk fibre, nor imitation of it. Seal and numbers excellent and of good color. Buffalo well done. Large red X well done, but bottom part has dark or blurred appearance. Portraits of Lewis and Clark have not lifelike appearance of genuine. Shading under large words "United States of America," upper part of note, more of a solid black band than line work. Back of note not as well done, darker green than genuine; left arm of female figure not well outlined.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

C 195

Series 1901.
Ellis H. Roberts, Treasurer.

Good counterfeit on bond paper. Fibre poorly imitated by green streaks in white panels. Lathe work defective. Portraits of Lewis and Clark, also buffalo, deceptive. Back a light yellowish green.

TENS—Continued

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

C 376

Series 1901.
Chas. H. Treat, Treasurer.

Crudely executed Buffalo note.

Legal Tender Acts of 1862 and 1863.
W. T. Vernon, Register.

C 464

Series 1901.
Chas. H. Treat, Treasurer.

Fair. Two pieces of paper with long pieces of very fine silk thread between. General appearance deceptive. Lathe work and ruling very crude and broken. Denomination design and seal very good color, but Treasury numbers are very heavy and lighter color than genuine. Green color of back of note good, but lathe work and ruling crude and broken as on face. Portraits of Lewis and Clark.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

D

Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Vignette of Buffalo and portraits of Lewis and Clark, face of note, coarser than and not as lifelike as genuine. Treasury numbers very bad, figures too large. Plate number undecipherable. Back of note, the shade of green very much darker than genuine. Two pieces of paper with few red silk fibres.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

D

Series 1901.
Ellis H. Roberts, Treasurer.

Crude photograph with colored inks and water colors roughly applied to seals, numbers and backs. Printed on two thin pieces of paper between which a few silk threads have been distributed.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

D 174

Series 1901.
Ellis H. Roberts, Treasurer.

Fair. Buffalo, centre of note, also portraits of Lewis and Clark, not lifelike as in genuine. Paper thin and contains coarse silk fibre. A period is used between "Washington" and "D. C." on left face of note, instead of a comma.

Legal Tender Acts of 1862 and 1863.
J. W. Lyons, Register.

D 213

Series 1901.
Ellis H. Roberts, Treasurer.

Photo-mechanical on paper of good quality with silk threads between; distribution of silk very poorly done, in several places it being lumped or massed together. Portraits of Lewis and Clark poor, buffalo scratchy. Aside from poor portrait work, most notable defect is Treasury number, figures too large and entirely different in formation from genuine. Seal and large red numeral well executed and of good color.

TWENTIES

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A B C

Series 6. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Good. Convertible series. In large green figure 20, at top and bottom of figures, small lines or dots extending across figures very indistinct, while on genuine they are distinct, uniform and straight. Treasury numbers larger than in genuine. Lathe work poor, lines cannot be traced. Imprint of bank note company, lower border, irregular.

The description of this counterfeit will enable anyone to detect the five following counterfeits:

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A B C D

New Series 7. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Poor. Lathe work in counters very irregular; lines cannot be traced. Vignette in centre coarse. Treasury numbers poor; color bad. Imprint of bank note company irregular and defective.

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A B C

Series 24. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Fair. Lathe work in counters poor. Vignette in centre coarse. Letters crooked and poorly formed in imprint of bank note company, lower border. Description of Series 6 applies to this.

Act of March 3, 1863.
L. E. Chittenden, Register.

A

Series 15. Dated March 10, 1863.
F. E. Spinner, Treasurer.

Fair. Engraving and lathe work fair. Convertible back. No genuine convertible notes issued under this act.

Act of March 3, 1863.
L. E. Chittenden, Register.

A

New Series. Dated March 10, 1863.
F. E. Spinner, Treasurer.

Poor. Engraving, printing and numbers very imperfect. Lathe work on back poor.

Act of March 3, 1863.
L. E. Chittenden, Register.

A

New Series Dated March 10, 1863.
F. E. Spinner, Treasurer.

Poor. Vignette in centre coarsely engraved. Lathe work in counters irregular; lines cannot be traced. Bank note company's imprint poorly done; imperfect lettering.

Act of March 3, 1863.
John Allison, Register.

A B C D

Series 1875.
John C. New, Treasurer.

Fine at first sight, but will not bear close examination. No attempt to imitate lathe work. Portrait of Hamilton excellent, but background lacks fine lines; shaded with brush. Fibre paper imitated on back by pasting tissue paper over right panel, covering some material similar to genuine fibre. Ink can be removed by moistening. Pen and ink process. Other check letters than A, B, C, D on these counterfeits.

Act of March 3, 1863.
John Allison, Register.

B

Series 1875.
James Gilfillan, Treasurer.

Excellent. Photographic pen and ink process. Signed James Gilfillan, Treasurer. No genuine notes of this denomination and series were signed by him. Fine imprint at top of genuine, "Engraved and Printed in the Bureau of Engraving and Printing," directly under words "Legal Tender for Twenty Dollars," omitted. Lathe work and parallel ruling scratchy. Ink can be removed by moistening. Hamilton.

TWENTIES—Continued

Act of March 3, 1863.
John Allison, Register.

A B C D

Series 1878.
James Gilfillan, Treasurer.

Pen and ink work, similar to note described above; same description applicable to both, except genuine notes of series of 1878 are signed by James Gilfillan as Treasurer.

Act of March 3, 1863.
J. Fount Tillman, Register.

A 7

Series 1880.
D. N. Morgan, Treasurer.

Very dangerous. Printed from engraved plates. Most noticeable defects are in portrait of Hamilton; nose, instead of being round on end, is brought to a sharp point; chin, instead of being double, is square; head, from back of hair to tip of nose, on line of ear, is fraction of inch wider than genuine; work on coat gives flat effect and merges into background in lower part of portrait. In border small figures "20" omitted between XX (thus: X20X). In octagonal ornament under word "Washington," centre face of note, detail is so blurred that little eight-pointed star forming centre of ornament does not stand out in relief as in genuine. Paper of very deceptive character and has distributed fibre.

Act of March 3, 1863.
B. K. Bruce, Register.

A B C D

Series 1880.
A. U. Wyman, Treasurer.

Excellent. Description of three preceding counterfeit \$20 notes applies to this. These bear large round seal, large spiked seal, and also scalloped seal, all finely executed and of excellent color.

Other counterfeit notes of this series bear same check letters, and are signed W. S. Rosecrans, Register, and C. N. Jordan, J. N. Huston, Jas. W. Hyatt and E. H. Nebeker, Treasurer of the United States.

Several of these counterfeits have been seen with series 1880 changed to 1889, also to 1890. No genuine notes of this act and denomination bear portrait of Hamilton of series of 1889 or of 1890.

All genuine \$20 notes bearing portrait, Hamilton, this design, are of series of 1875, 1878 or 1880.

Act of March 3, 1863.
W. S. Rosecrans, Register.

D 3

Series 1880.
E. H. Nebeker, Treasurer.

Woodcut. Portrait of Hamilton poor; small scalloped seal pale pink instead of carmine-red. Treasury number upper right omitted. Imprint "Register of the Treasury" and "Treasurer of the United States," under signature, also omitted. Distributed silk fibre imitated by promiscuous ink lines.

A second issue has appeared with the omissions mentioned above inserted.

FIFTIES

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

C

Series 1. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Inferior. One of "convertible" series. Engraving badly executed. Vignette head of Hamilton defective; nose of portrait runs to an unnatural sharp point and there is a peculiar "dish" to the countenance not seen in genuine. Numbering imperfect.

Act of Feb. 25, 1862.
Patented June 30, 1857.
L. E. Chittenden, Register.

C

Dated March 10, 1862.
New Series 1.
F. E. Spinner, Treasurer.

Dangerous. Engraving of portrait very good. Buttons on Hamilton's coat not as distinct as on genuine. In lower part of figure "0" in large counters "50" on each end of note a white line crosses that figure "0;" in counterfeit it does not. On back, in border, small 50's are inclosed in lines—octagonal—but on lower left end of note two of these octagonal forms lap.

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A B C D

Series 1. Dated March 10, 1862.
F. E. Spinner, Treasurer.

Altered notes. Very dangerous. Made by raising genuine notes. By error, certain notes 2s and 50s bear same vignette head of Hamilton. On genuine fifties vignette head of Hamilton is at top of note; on the twos and raised note, it is at bottom. Vignette head of Hamilton has often been cut from genuine twos, the back removed and the face neatly cemented over the inferior work of poor counterfeit fifties, which were thus made passable.

Act of March 3, 1863.
L. E. Chittenden, Register.
Patented June 30, 1857 (on upper left of note).

A B C D

Dated March 10, 1863.
New Series 1.
F. E. Spinner, Treasurer.

Dangerous. Portrait of Hamilton equal to genuine. On genuine, white lines cross lower portion of "0" in large figures "50" in counters on each end. On counterfeit, do not. Buttons on Hamilton's coat indistinct (see description of note below New Series 2).

Act of March 3, 1863.
L. E. Chittenden, Register.
Patented April 28, 1863 (on upper left of note).

A C D

Dated March 10, 1863.
New Series 2.
F. E. Spinner, Treasurer.

One of the most dangerous counterfeits ever issued. Engraving excellent, numbering good, lathe work fair. On genuine, back of note, small 50's in border are surrounded by octagons; on counterfeit they are circles. Two of these circles on lower left end are run together, omitting cipher, which makes figures read 550. Description of New Series 1, preceding, applies to this note. Portrait of Hamilton.

Act of March 3, 1863.
John Allison, Register.

B

Series 1869.
F. E. Spinner, Treasurer

Good. Genuine notes printed on fibre paper, counterfeits on plain paper. Lathe work and numbering good. Portrait of Henry Clay. Genuine have flourish between "Series of" and "1869," upper left corner face, thus:

On the counterfeit it is omitted, thus:

SERIES
OF
1869.

SERIES
OF
1869.

FIFTIES—Continued

Act of March 3, 1863.

A B C D

Series 1875.

Photographic pen and ink note. Fair appearance. Moisture applied to ink on any portion of note will remove it, and insures detection at once. Portrait of Clay.

Act of March 3, 1863.

W. S. Rosecrans, Register.

A B C D

Series 1880.

J. N. Huston, Treasurer.

Excellent pen and ink counterfeit. Words "Act of March 3, 1863," over portrait Benjamin Franklin omitted; also words "Series" over letter "N" in "United States," "Engraved and Printed at the Bureau Engraving and Printing," to left of portrait of Franklin. Color of seal excellent. Parallel silk threads run lengthwise in genuine notes, imitated by drawing fine blue lines and creasing note over lines.

Act of March 3, 1863.

J. Fount Tillman, Register.

C 17

Series 1880.

D. N. Morgan, Treasurer.

Dangerous. Portrait of Franklin very clear, except line of mouth and opening of ear, more pronounced. Small scalloped carmine-red seal closely resembles genuine. Words "Act of March 3, 1863," over portrait of Franklin, also name "Benjamin Franklin," under portrait, the words "Engraved and Printed Bureau Engraving and Printing," to left of portrait of Franklin, and word "Series" over letter "N" in "United States," are omitted on face. Penalty for "Counterfeiting" in panel left end back, words "Series of 1880" in panel in right end back and imprint "Bureau Engraving and Printing, Washington, D. C.," in centre lower border back, are omitted. Paper of good quality, and distributed red and blue silk fibre is cleverly imitated by red and blue ink lines. Other counterfeits are likely to appear, differing in number, seal and check letter, and bearing other signatures.

ONE HUNDREDS

Act of Feb. 25, 1862.
L. E. Chittenden, Register.

A B C D

Series 1. Dated March 10, 1862.

F. E. Spinner, Treasurer.

Fair. Vignette of eagle coarse, feathers of tail indistinct. Treasury numbers larger than on genuine. On back, right of large circles, figures "100" are reversed, and read thus: "001." But few genuine notes of this denomination and issue in circulation.

Act of March 3, 1863.
W. S. Rosecrans, Register.

A B C D

Series 1880.

J. N. Huston, Treasurer.

Dangerous photo pen and ink. Imprint "Engraved and printed at Bureau Engraving and Printing," to left of Portrait of Lincoln, omitted. Lathe work and parallel ruling indistinct. On back, small lettering in penalty very irregular. Imprint "Bureau Engraving and Printing," at bottom, missing.

FIVE HUNDREDS

Act of March 3, 1863.
John Allison, Register.

B C D

Series 1869.

F. E. Spinner, Treasurer.

One of most dangerous counterfeits in existence. Engraving and workmanship nearly equal to genuine. Lathe work excellent. Treasury numbers fair and color of ink good. Star on right of Treasury number blurred. Portrait of J. Q. Adams excellent, but lobe of ear is indistinct. In counterfeit, button upon coat, nearest lapel, almost square; in genuine it is round. Vignette of figure Justice finely engraved, except following: As scale is held aloft in left hand, upright holding beam is crooked, and is larger than in genuine; in genuine, upright shows only to lower part of hand, while in counterfeit it shows to second finger from base; white curve in arm is a perfect oval in genuine; in counterfeit it is not. Left foot of vignette, as it extends from garment, presents a clubbed appearance in counterfeit, while toes are short and not one-half length of genuine. Parallel ruling is excellent. Note is printed on fibre paper, signed "John Allison, Register," and "F. E. Spinner, Treasurer." Bankers and others should receive these notes with great care, as it is only by comparison with genuine that majority of experts can positively decide as to genuineness of a note of this class. Nearly all of this issue have been retired by Treasury, very few genuine notes now being in circulation. These notes should be received for collection only.

ONE THOUSANDS

Act of March 3, 1863.
L. E. Chittenden, Register.

A B C D

Dated March 10, 1862, and March 10, 1863.

F. E. Spinner, Treasurer.

Very dangerous. Engraving nearly equal to genuine. A mistake was made in genuine issue under this act, which counterfeiters copied, that of dating notes March 10, 1862, instead of 1863. This error was corrected in a subsequent issue of the genuine. On face of counterfeit lathe work in the border and on corner is much inferior to genuine. On left end of face, in border, words "Act of March 3, 1863," much coarser. Circles of 1,000 surrounding portrait of Morris much more irregular than in genuine. On counterfeit face of Morris is more front view. On genuine eyes cast more to left. Imprint "American Bank Note Co.," on right end of border is much narrower than on genuine. On back of note the four points at each end of note are much more pointed than on genuine. These differences were all noted by comparison with a genuine note of same date and check letter. Very few genuine notes of this denomination and issue are in circulation. Bankers and others are warned to handle these notes with great care.

Counterfeit Treasury Notes

ONES

Act of July 14, 1890.
B. K. Bruce, Register.

B

Series 1891.

Ellis H. Roberts, Treasurer.

Engraving poor. Very small words scarcely decipherable. Stanton. Scalloped carmine seal off color.

Act of July 14, 1890.
B. K. Bruce, Register.

B

Series 1891.

Ellis H. Roberts, Treasurer.

Poor; two pieces of paper, pen lines in imitation of silk fibre. Stanton. Small carmine seal.

Act of July 14, 1890.

J. Fount Tillman, Register.

C

Series 1891.

D. N. Morgan, Treasurer.

Printed from etched plate; will not deceive ordinary handler of money. Portrait of Stanton. Lathe-work and small lettering badly executed. Has distributed fibre, but of poor quality.

TWOS

Act of July 14, 1890.
W. S. Rosecrans, Register.

A

Series 1890.

E. H. Nebeker, Treasurer.

General appearance good. Most noticeable defect in portrait of McPherson, head being too broad and both eyes too large. Numbering poorly formed and a faded red color. Lathe-work on face good, on back very poor. Has the two parallel silks threads and large spiked chocolate seal.

Act of July 14, 1890.

J. Fount Tillman, Register.

A

Series 1891.

D. N. Morgan, Treasurer.

A poor counterfeit. Portrait of McPherson very poor. Small scalloped seal. Printed on two pieces of paper, between which are miscellaneous silk threads.

Act of July 14, 1890.

W. S. Rosecrans, Register.

B

Series 1891.

E. H. Nebeker, Treasurer.

Poor; printed from zinc-etched plate. Portrait of McPherson. Plate and notes captured.

Act of July 14, 1890.

J. Fount Tillman, Register.

B 5

Series 1891.

D. N. Morgan, Treasurer.

General appearance excellent, except Treasury numbers, which are more of a brown-red than bright carmine-red of genuine. Portrait of General McPherson, while fairly well engraved, appears sunk in background. Geometric lathe-work and parallel ruling poorly executed. Red scalloped seal excellent in workmanship and color. Face and back evidently printed on separate pieces of paper and pasted together, with silk threads between. Quality of thread is very poor; paste caused color of thread to spread in paper, giving impression at first that fibre was imitated by pen and ink scratches.

Act of July 14, 1890.

J. Fount Tillman, Register.

B 33

Series 1891.

D. N. Morgan, Treasurer.

Poor. Portrait of McPherson too dark and lacks life-likeness; a white streak runs across iris of each eye. Seal dark red instead of light carmine. Numbers have been photographed on plate, and their dark outlines show beneath red ones; color of numbering too dark red, but otherwise good. Lathe-work on face has indistinct, worn look. Ink lines represent silk fibres.

Act of July 14, 1890.

W. S. Rosecrans, Register.

C

Series 1891.

E. H. Nebeker, Treasurer.

Poor. Treasury numbers heavier and a darker blue than genuine. Portrait of McPherson appears much blurred. Paper poor quality, but has distributed silk fibre.

Act of July 14, 1890.

J. Fount Tillman, Register.

C 32-34

Series 1891.

D. N. Morgan, Treasurer.

Not a good counterfeit. Printed from photo-etched plates, on soft fibrous paper, into the surface of which a few silk threads have been impressed. Portrait of McPherson lacks life-like appearance; hair and beard has not carefully brushed appearance in genuine. Heavy black lines represent eyebrows; right side of nose obscured by black ink splotch. Lathe-work poor. Small scalloped seal has faded appearance.

Act of July 14, 1890.

B. K. Bruce, Register.

D 4 B 4

Series 1891.

Ellis H. Roberts, Treasurer.

Most noticeable defect is in portrait of McPherson, which has a staring look, and head appears flat, while in genuine it stands out life-like. Seal dark red instead of bright carmine. Treasury number brick-red, and parallel ruling underneath very poorly imitated. Lathe-work also very poorly imitated. Paper much thinner than genuine, and silk fibre is closely imitated by red and blue pen and ink lines.

Act of July 14, 1890.

J. Fount Tillman, Register.

D 27 B 28

Series 1891.

D. N. Morgan, Treasurer.

Fair. McPherson portrait lacks life-like appearance; many white spots on face. Treasury numbers good. Seal lighter than genuine. Paper good quality; distributed fibre imitated with pen and ink lines.

A second issue of this counterfeit has appeared bearing check-letter B and plate No. 28.

Act of July 14, 1890.

J. Fount Tillman, Register.

D 38

Series 1891.

D. N. Morgan, Treasurer.

Poor. Portrait of McPherson and small scalloped seal; word "Bearer" in center face, under "America," spelled "Beurer." Distributed silk fibre imitated by red ink pen scratches.

A second issue of this counterfeit bears check-letter B and plate No. 4.

A third issue has appeared bearing signatures J. Fount Tillman, Register, and D. N. Morgan, Treasurer.

FIVES

Act of July 14, 1890.
J. Fount Tillman, Register.

A 12

Series 1891.
D. N. Morgan, Treasurer.

Portrait of Thomas miserable. Lettering and lathe-work poor.

Act of July 14, 1890.
W. S. Rosecrans, Register.

A D

Series 1891.
E. H. Nebeker, Treasurer.

Poor counterfeit. Small carmine-red seal. Portrait of General Thomas badly engraved.

A second issue of this counterfeit bears the signatures of J. Fount Tillman, Register, and D. N. Morgan, Treasurer. Distributed silk fibre imitated by red and blue ink lines.

Act of July 14, 1890.
J. Fount Tillman, Register.

D

Series 1891.
D. N. Morgan, Treasurer.

Photographic, touched up with pen and brush. Gray background of photography plainly seen. Portrait of General Thomas; small scalloped seal. Distributed fibre imitated with blue and red ink lines.

Act of July 14, 1890.
J. Fount Tillman, Register.

D 20

Series 1891.
D. N. Morgan, Treasurer.

Poor lithographic production, printed on heavy paper, with fibre imitated by ink lines. Bears portrait of Thomas and small scalloped seal. Imprint under signatures inclosed between parallel lines touching top and bottom of letters. A second issue contains silk thread.

TENS

Act of July 14, 1890.
W. S. Rosecrans, Register.

B

Series 1890.
J. N. Huston, Treasurer.

Poor. Large chocolate spike seal; face has moth-eaten appearance; lathe-work very poor; star on epaulette of Gen. Sheridan four-pointed, should be five.

Act of July 14, 1890.
J. Fount Tillman, Register.

A 2

Series 1891.
D. N. Morgan, Treasurer.

Poor counterfeit, printed from woodcut plates of crude workmanship. Portrait of Sheridan. Printed on two pieces paper, between which silk threads are distributed.

Act of July 14, 1890.
J. Fount Tillman, Register.

B

Series 1891.
D. N. Morgan, Treasurer.

Photographic. In portrait of Sheridan right eye and mustache are hardly visible. Color of Treasury numbers and small scalloped seal maroon, instead of carmine-red.

Act of July 14, 1890.
W. S. Rosecrans, Register.

B 2

Series 1891.
E. H. Nebeker, Treasurer.

Pen and ink counterfeit; portrait of Sheridan. Most noticeable defect in mustache and chin whiskers, which appear smoothly brushed, while in genuine they are straggling and bushy. Imprint "Bureau Engraving and Printing," left end face and back, missing; also words "This note is a legal tender," etc., etc., in centre panel back; in their stead is an X. Small scalloped carmine-red seal.

Act of July 14, 1890.
J. Fount Tillman, Register.

C

Series 1891.
D. N. Morgan, Treasurer.

Poor photograph. Portrait of Sheridan. No attempt to color Treasury numbers, seal or back

Act of July 14, 1890.
J. Fount Tillman, Register.

C

Series 1891.
D. N. Morgan, Treasurer.

Apparently printed from photo-etched plate, on two pieces of paper, between which silk threads are distributed. So poor, detailed description unnecessary. Small scalloped seal. Portrait of Sheridan.

Act of July 14, 1890.
J. Fount Tillman, Register.

C 18

Series 1891.
D. N. Morgan, Treasurer.

Good. Most noticeable defects in portrait of Sheridan, which does not stand out as in genuine; right end of forehead and right cheek in counterfeit a mass of white patches, while in genuine it is dotted lines, called stipple work. Lathe-work in upper left corner, surrounding letter X, very good, also lettering generally on face; lathe-work surrounding figure 10, in upper right corner, not so well done, lines broken and indistinct. Two pieces paper, between which silk threads are distributed to imitate fibre.

TWENTIES

Act of July 14, 1890.
W. S. Rosecrans, Register.

A

Series 1890.
E. H. Nebeker, Treasurer.

Excellent photographic pen and ink counterfeit. Portrait Chief Justice Marshall appears broader than in genuine. Words "Series of 1890," under Treasury numbers, upper right corner, omitted; also imprint "Bureau Engraving and Printing," left of portrait. Small scalloped carmine-red seal, color closely resembles genuine. Parallel silk threads imitated by creasing and drawing lines over crease lengthwise of note. Notes of this issue and series are likely to appear differing in check-letter and seal.

ONE HUNDREDS

Act of March 3, 1863.
W. S. Rosecrans, Register.

A B C D

Series 1890.
J. N. Huston, Treasurer.

Dangerous photographic pen and ink counterfeit. In portrait of Farragut, nose appears longer and upper lip extends outward, while in genuine latter appears drawn in, giving determined expression. Imprint "Bureau Engraving and Printing," in border, right end, missing. Lathe-work surrounding large 100 poor; color of large spiked chocolate seal good. Imprint "Bureau Engraving and Printing," bottom centre of note, missing.

Counterfeit Silver Certificates

ONES

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

B 2753

Series 1886.
J. N. Huston, Treasurer.

Has washed appearance. Work on face almost perfect. Numbers black, should be blue. Large spiked seal purple color. Back a bluish cast in color, and poorly executed. Martha Washington.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

D 1768

Series 1886.
James W. Hyatt, Treasurer.

General appearance fair; color of Treasury numbers good; ruling under Treasury numbers not strictly parallel; bust of Martha Washington has blurred look, white patches appearing on forehead and right side of face. In notch of key in counterfeit is letter **T**, while in genuine it takes the shape of **T**. Words "Treasurer of the United States" under signature James W. Hyatt, badly and irregularly printed. Entire face lighter than genuine. Back excellent. No parallel silk threads. Small round red seal.

Act of Aug. 4, 1886.
J. Fount Tillman, Register.

A 16

Series 1891.
D. N. Morgan, Treasurer.

Fair photo-etched plate. Bust of Martha Washington has blurred look. Treasury numbers of good color, but heavier faced than genuine. Small scalloped carmine-red seal good both in color and design. Back blurred and a darker green than genuine. Printed on distributed fibre paper, but of poor quality.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

D

Series 1891.
E. H. Nebeker, Treasurer.

Poor. Portrait of Martha Washington and face of note has blurred appearance. Scalloped seal.

Act of Aug. 4, 1886.
B. K. Bruce, Register.

C 34 D

Series 1896.
Ellis H. Roberts, Treasurer.

Poor. Small red seal. Treasury number, also seal, blurs when rubbed. Black printing on face very black; all fine lines lost in printing; no silk fibre. *A second issue bears check-letter D 89, and the Treasury number will not blur when rubbed.* Portrait of Martha Washington.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C

Series 1899.
Ellis H. Roberts, Treasurer.

Poorly etched counterfeit, printed on good paper; no distributed fibre. Numbering poor. Back of note printed upside down. Eagle and small portraits of Lincoln and Grant.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C

Series 1899.
Ellis H. Roberts, Treasurer.

Rough photo-etched plates; two thin sheets of paper with ink lines on inside of sheets to imitate threads. Stars over eagle blurred. All lathe-work and portraits indistinct. Back of note dirty green; lathe-work very rough. Eagle and small portraits of Lincoln and Grant.

J. W. Lyons, Register.

Act of Aug. 4, 1886.

D 1601 C 1661

Series 1899.
Ellis H. Roberts, Treasurer.

Poor. American eagle and small portraits of Lincoln and Grant indistinct and blurred. The figure "1" and scalloped seal in blue closely resemble soiled genuine notes. Two pieces of paper, fibre closely imitated with ink. Right end bears check-letter C, left end check-letter resembles a D upside down.

TWOS

(No check-letter.)

Poor; printed from wood-cut; no resemblance to any issue of silver certificates. Has spread eagle on right end, face, and two Indians on left end, one standing, other kneeling. Has square green back, with word "Silver" in white capitals in centre. Very crude.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

A 1865

Series 1886.
C. N. Jordan, Treasurer.

Fair. Treasury numbers fairly printed, good color. Upper right, parallel lines, where Treasury numbers are printed, are omitted. Portrait of Hancock coarse. Small seal pink; paper has harsh feeling.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

B 1863

Series 1886.
James W. Hyatt, Treasurer.

Large round spiked seal bright brick red, instead of dark red. Most noticeable defects in portrait of Gen. Hancock; no cross lines in left breast of coat in counterfeit, all lines being parallel. Treasury numbers very dark blue, instead of ultramarine blue. Figures in numbers vary in size. Geometrical lathe-work surrounding large figure 2 in upper right corner well executed. No attempt to imitate silk threads running lengthwise; some, however, are heavily creased in imitation of silk threads. A second issue of this counterfeit has large chocolate-colored spiked seal, and some notes have the silk threads imitated by red and blue lines.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

C 1857

Series 1886.
James W. Hyatt, Treasurer.

General appearance very bad; vignette of Gen. Hancock exceptionally poor, background scratchy. In counter, upper right corner of face, containing figure "2," geometric lathe-work not discernible. Check letter "C," next to vignette of Hancock, indistinct, and omitted altogether on right end. Lathe-work on back very poor. Words "Bureau of Engraving and Printing," in small panel, lower centre of back, can hardly be deciphered. Small round red seal.

TWOS—Continued

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

C 1858

Series 1886.
C. N. Jordan, Treasurer.

Dangerous. Treasury numbers well done, but figures not as heavy as genuine. Portrait of Gen. Hancock well engraved, also geometrical lathe-work and parallel ruling. In upper left and lower right corner in figure 2 of genuine is engraved in three places word "TWO." A good microscope shows that in ball of 2 letters "OWT" are engraved, but this defect would not be discovered except with powerful glass. Has small round carmine seal. Silk threads running lengthwise missing, but notes are heavily creased to imitate them. A second issue has appeared with silk threads actually running through paper.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

D

Series 1886.
J. N. Huston, Treasurer.

Poor; photographic. Large spiked chocolate seal. Creased to imitate parallel silk threads. Hancock.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

D 2235

Series 1886.
James W. Hyatt, Treasurer.

Very dangerous. Check letter B, plate number 2235. Treasury numbers very good. Portrait of Gen. Hancock well engraved, but hair and mustache do not appear brushed as smooth as in genuine; star on right shoulder imperfect. Color of large spiked seal good, but a shade lighter than genuine. In upper left and lower right corner in figure 2 of genuine word "TWO" is engraved in three places. A good microscope shows that in ball of the 2 on counterfeit the letters "OWT" are engraved, but this defect is revealed only by a strong glass. In words "United," in "Treasurer of the United States," under signature of James W. Hyatt, "i" and "t" extend a little below other letters. Top of upper loop of "J" in "James W. Hyatt" is directly under letter "D" in "D. C." in counterfeit, while in genuine it comes between "D" and "C." This point, however, does not apply to counterfeit on B1863 and C1857, also bearing signature of James W. Hyatt. The silk fibre imitated by drawing fine blue lines through the body. Back is exceedingly well executed. A second issue has appeared with two parallel silk threads actually in the paper.

A third issue has appeared with error of word Two, mentioned above, corrected.

A fourth issue has appeared, differing from previous three issues only in that it has small carmine red seal.

A fifth issue has appeared, differing from previous four issues only in that it has large spiked chocolate-colored seal.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

B 14

Series 1891.
E. H. Nebeker, Treasurer.

Dangerous. Portrait of William Windom almost perfect; eyes appear to have a staring look, especially right eye; upper lip appears a little swollen. Color of Treasury numbers and small scalloped seal excellent. These counterfeits all bears seven figures in Treasury number. Contains distributed silk fibre, thicker and darker red and blue than in genuine. Paper not as good as genuine.

Act of Aug. 4, 1886.
W. S. Rosecrans, Register.

C 13

Series 1891.
E. H. Nebeker, Treasurer.

Wood-cut. Portrait of William Windom coarsely engraved. Cheeks appear sunken and chin out of proportion. Name of Rosecrans spelled "Roscerans." Register begins with B; Treasurer spelled "Treasurero;" many errors on back. Small scalloped seal, brick red, instead of carmine red.

Act of Aug. 4, 1886.
J. Fount Tillman, Register.

C 19

Series 1891.
D. N. Morgan, Treasurer.

Dangerous. Most distinguished defect absence of pronounced white circles around pupils of eyes in portrait of William Windom. Roll of lapel of coat, left of portrait, less clearly depicted than in genuine. Treasury numbers a trifle brighter in color than genuine and not in line. Seal decided pink instead of bright carmine, blurred in appearance. Shading around head in Windom portrait heavier, and very heavy shading occurs over eyes and under nose and chin. Paper of excellent quality, has silk fibre, but thread slightly coarser and red silk darker than in genuine. Back almost perfect, but geometrical work somewhat blurred, in star around small "2" under large "2" on right, four half round shadings making points are scarcely perceptible, while very prominent in genuine.

Counterfeits bearing other Treasury numbers than above mentioned are in circulation, numbers being almost perfect and equal in size. Seal also closely resembles genuine in color.

Act of Aug. 4, 1886.
J. Fount Tillman, Register.

C 41

Series 1891.
D. N. Morgan, Treasurer.

Photo-wood engraving. Portrait of Windom lacks life-like expression. Lathe-work on face and back poor. Color of Treasury numbers good. Back much lighter green than genuine. Small scalloped carmine red seal.

Act of Aug. 4, 1886.
J. Fount Tillman, Register.

B

Series 1896.
D. N. Morgan, Treasurer.

Fair. Has blurred appearance. Numbering poor. Two pieces of paper, silk fibre between. Portraits of Fuller and Morse, back of note, indistinct. Allegorical vignette on front.

Act of Aug. 4, 1886.
B. K. Bruce, Register.

B 27 C 29

Series 1896.
Ellis H. Roberts, Treasurer.

Poor. Face of note has blurred and scratchy appearance. Treasury number light blue. Paper poor quality; no attempt to imitate silk fibre. Allegorical vignette on front.

Act of Aug. 4, 1886.
J. Fount Tillman, Register.

D

Series 1896.
D. N. Morgan, Treasurer.

Printed from etched plates crudely executed. Small round seal. Back is blue instead of green. Paper poor; no attempt to imitate silk fibre. Allegorical vignette on front.

A second issue has back printed in green.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A 240

Series 1899.
Ellis H. Roberts, Treasurer.

Poor, zinc-etched. Small portrait Washington. Two pieces of paper, ink lines to imitate silk fibre.

TWOS—Continued

- Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 478** Series 1899.
Ellis H. Roberts, Treasurer.
Poor. Paper flimsy, fibre imitated by ink. Seal, numbers and large numeral not colored. Washington.
- Act of Aug. 4, 1886.
J. W. Lyons, Register. **A 568** Series 1899.
Ellis H. Roberts, Treasurer.
Poor counterfeit on two pieces of paper with silk threads distributed. Portrait of Washington.
- Act of Aug. 4, 1886.
W. T. Vernon, Register. **B 884 or 934** Chas. H. Treat, Treasurer.
Series 1899.
Very poor photomechanical production on fair paper. Numbering fairly well done. Seal and large numeral "2" darker blue than genuine. Portrait of Washington very scratchy. Whole face of note scratchy and blurred and darker than genuine. Back of note lighter green than genuine. No silk fibre nor any imitation of it.
- Act of Aug. 4, 1886.
J. W. Lyons, Register. **C** Series 1899.
Ellis H. Roberts, Treasurer.
Poor photo. Blue color of seal and numeral 2, left end, poorly applied. Back very crude. Washington.
- Act of Aug. 4, 1886.
J. W. Lyons, Register. **C 117** Series 1899.
Ellis H. Roberts, Treasurer.
Deceptive. Printed on two pieces of paper with distributed silk fibre, which, however, is thin and twice length of that in genuine. Bears small portrait of Washington. Small lettering on face of note poorly done. Back of note word "Public" is spelled "Purlic."
- A second issue of the counterfeit has appeared printed on fibre paper, also a third issue with check letter changed to D174, paper thin, containing silk fibre.*
- Act of Aug. 4, 1886.
J. W. Lyons, Register. **C 177** Series 1899.
Ellis H. Roberts, Treasurer.
Fair. Portrait Washington poor. Blue color of seal, Treasury number and large 2 left end closely resembles genuine. Paper very thick, fibres between. Back of note many words are misspelled.

FIVES

- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **A 2023** Series 1886.
James W. Hyatt, Treasurer.
General appearance excellent; color of Treasury numbers and small red round seal good; notch of key in seal is simply a perpendicular line, while in genuine takes the shape of T. Portrait of Grant has a scratchy, soiled look—two white patches appear on lower lip, near left corner of mouth; otherwise, engraving and printing very fair. Paper lighter than genuine, no parallel silk threads.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **A 2733 C 2733 C 3265 C 2736** Series 1886.
J. N. Huston, Treasurer.
Poor. Vignette of Grant looks pock-marked. Color of large chocolate spiked seal much darker than genuine. Numbering poor and line work in number panel broken. Notes with other plate numbers in circulation, no doubt.
- Counterfeits also in circulation with name of E. H. Nebeker substituted for J. N. Huston.*
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **B 13** Series 1886.
E. H. Nebeker, Treasurer.
Good. Small scalloped seal excellent, both in color and execution. Color Treasury number also good, but figures irregular. Portrait of General Grant poor, moth-eaten appearance.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **C** Series 1886.
J. N. Huston, Treasurer.
Fair. Portrait of General Grant poor. Color of Treasury numbers fair. Parallel lines in panel on upper right hand corner containing Treasury number are in choppy waves; in genuine have an almost imperceptible curve. No silk threads running through the note, but imitated by creasing.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **D 2011** Series 1886.
James W. Hyatt, Treasurer.
Fair; numbering good. Portrait of General Grant lacks life-like expression. Stud on shirt front missing. Check letters D in genuine have ending in a scroll crossing perpendicular line, but in counterfeit termination is small loop outside of line. On medallion on back in word "Pluribus," "i" missing. Fibre paper not imitated. Small round red seal.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. Series 1891.
E. H. Nebeker, Treasurer.
Very poor woodcut. Portrait of Grant no likeness. Imprints "Register of the Treasury" and "Treasurer of the United States" under signatures omitted. Numerous errors appear. Small scalloped carmine seal.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **A** Series 1891.
D. N. Morgan, Treasurer.
Poor photo. No attempt to color numbers, seal or back. Small scalloped seal.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **A 14 D 15** Series 1891.
E. H. Nebeker, Treasurer.
The counterfeits are produced by photo-lithography. Portrait of Grant poor.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **A 59** Series 1891.
D. N. Morgan, Treasurer.
Fair, but portrait of Grant very poor. Lathe-work much broken. Small scalloped seal reddish brown instead of carmine. Two pieces of good paper with coarse silk threads between.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **B** Series 1891.
E. H. Nebeker, Treasurer.
Fair. New design back, small carmine seal. Portrait of General Grant poor. Treasury numbers irregular in size and heavier than genuine.

FIVES—Continued

- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **B** Series 1891.
D. N. Morgan, Treasurer.
Poor. Printed from woodcut. Portrait of Grant unlike him. Small lettering in border omitted. "Dollars" in border left end back spelled "DDLARS."
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **B** Series 1891.
D. N. Morgan, Treasurer.
Printed from etched plate. Portrait of Grant, lathe-work and small lettering very poor. Paper of poor quality, but contains distributed fibre.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **B 7** Series 1891.
E. H. Nebeker, Treasurer.
Poor. Portrait of Grant very poor. Shirt bosom plain front; in genuine open front. Treasury numbers heavier than genuine and almost black. instead of ultramarine blue. Small round carmine seal excellent. Has distributed silk fibre.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **C** Series 1891.
E. H. Nebeker, Treasurer.
Poor woodcut. Portrait of Grant poor. Words "Act of August 4, 1886," "Series of 1891," "Register of the Treasury" and "Treasurer of the United States," under signatures, omitted. Scalloped carmine seal.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **C 5** Series 1891.
D. N. Morgan, Treasurer.
Poor. Lithograph. Portrait of Grant poor. Small scalloped carmine red seal.
- Act of Aug. 4, 1886.
W. S. Rosecrans, Register. **C 8** Series 1891.
E. H. Nebeker, Treasurer.
Fair. Portrait of Grant poor, nose broad and flat. Color of small scalloped seal excellent. Paper fair; new distinctive distributed fibre paper imitated by blue and red ink. New design back poor.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **D** Series 1891.
D. N. Morgan, Treasurer.
Good. Seal and lettering on face and back well executed. Treasury numbers too small and poorly formed, but of good color. Portrait of Grant does not stand out as in genuine, but appears flat. Paper good quality; silk threads imitated by red ink lines.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **D 57** Series 1891.
D. N. Morgan, Treasurer.
Fair. Portrait of Grant lacks life-like appearance; appears as if right side of face was a mass of scars. Small scalloped seal brownish red instead of carmine red. Distributed fibre missing.
- Act of Aug. 4, 1886.
B. K. Bruce, Register. **A** Series 1896.
Ellis H. Roberts, Treasurer.
Photo-lithographic. Small red seal poorly colored. Winged figure of woman, "America," on globe, crude. Back of note has washed appearance. Paper poor, fibre imitated by blue ink.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **B** Series 1896.
D. N. Morgan, Treasurer.
Good: new design; photo-lithographic production; two pieces paper with distributed silk fibre between. Most obvious defect is blurred appearance, particularly winged figure of "America," standing upon a globe, holding aloft electric lamp. In counterfeit only part of electric lamp seen, in genuine whole lamp visible. Seal maroon-red instead of carmine. Back lighter shade green and lathe-work poor.
- Act of Aug. 4, 1886.
B. K. Bruce, Register. **B 30** Series 1896.
Ellis H. Roberts, Treasurer.
Fairly deceptive note, printed on two pieces of paper, with silk thread between. Face of note has a blurred and flat appearance. Above description also applies to this note.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **C** Series 1896.
D. N. Morgan, Treasurer.
Photo; new design. Small round seal. Back upside down. Front vignette typifying Electricity.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **C** Series 1896.
D. N. Morgan, Treasurer.
Fair photograph. Small scalloped seal. Face grayish brown instead of black. Seal tinted red and Treasury number blue. Back blue-gray, colored green. Front allegorical vignette typifying Electricity.
- Act of Aug. 4, 1886.
J. Fount Tillman, Register. **C 22** Series 1896.
D. N. Morgan, Treasurer.
Good. Two pieces of very thin paper with silk threads between, but silk too coarse. Numbering good color, but much too small; most of shading on face is solid black instead made up of parallel ruled lines. Seal darker red than genuine. Back better work than face. Front vignette typifying Electricity.
- Act of Aug. 4, 1886.
J. W. Lyons, Register. (Check letter missing.) Series 1899.
Chas. H. Treat, Treasurer.
Deceptive pen and ink counterfeit. No check letter in upper left and lower right face of note. Words "This certifies that there has been deposited in the Treasury of the" in upper border above "United States," omitted, also "Silver Certificate," lower border left and right end, also imprint "Register of the Treasury" and "Treasurer of the United States" under signatures of J. W. Lyons and Chas. H. Treat. Blue Treasury number of note will blur when rubbed. Back of note, words "Silver Certificate" in upper border are missing, and on genuine note surrounding numeral "V" in centre are three lines of reading matter giving the status of the note, but on counterfeit only one line, and that illegible. Paper fair; fibre cleverly imitated with pen and ink. Portrait of Indian.

FIVES—Continued

Act of Aug. 4, 1886.
J. W. Lyons, Register.

(Check letter not visible.)

Series 1899.
Ellis H. Roberts, Treasurer.

Photographic process note, having appearance of washed note. Portrait of Indian chief "Onepapa." Lathe-work flat and broken. Paper fair quality, but does not contain silk fibre.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

(Check letter not visible.)

Series 1899.
Chas. H. Treat, Treasurer.

Portrait of "Onepapa" fairly well done. Seal slightly off color, but out of alignment and poorly spaced. "Series of 1899," lower left of note, poor, and titles under names Lyons and Roberts very poorly executed. Lathe-work on face not as good as genuine. Back, lathe-work poor, but of a good color; paper of a soft texture and thin, with silk fibre imitated by red and blue ink marks.

W. T. Vernon, Register.

A

Series 1899.
Chas. H. Treat, Treasurer.

Check letter very faint in upper left end, missing in lower right end. Two pieces paper. An attempt to imitate fibre paper by pen marks. Appears to be washed note, photographic process. Lathe-work and ruling broken and disconnected.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A

Series 1899.
Ellis H. Roberts, Treasurer.

Poor photograph. Seals, numbers and numerals crudely colored. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A 32 B 20

Series 1899.
Ellis H. Roberts, Treasurer.

Good. Portrait "Onepapa." Most noticeable defect is the portrait, which appears much darker than and does not stand out nor have the life-like appearance of genuine. Color of seal, numeral "V" and word "FIVE" over the numeral in counterfeit lighter blue than genuine. Horizontal stroke in middle of stop at end of Treasury number, in counterfeit, is an elongated diamond in shape; in genuine, stroke is shaped like upper part of an exclamation point placed horizontally. Lathe-work, except in upper right corner, will not stand investigation. Paper fair quality, containing distributed silk fibre.

A second issue of this counterfeit bears check letter A and plate No. 32.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A 161

Series 1899.
Ellis H. Roberts, Treasurer.

Portrait of Indian coarse and blotchy. Lathe-work lines, particularly on back, broken into small white dots and dashes. Paper has red ink lines for silk fibre. General appearance of note good.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A 289 ?

Series 1899.
Chas. H. Treat, Treasurer.

Poor; blurred work. Paper has red and blue ink marks on it. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A 289 330

Series 1899.
Chas. H. Treat, Treasurer.

Poor. Two pieces paper, fibres between. Numbers and seal off color. Lathe-work poor. "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A 389

Series 1899.
Ellis H. Roberts, Treasurer.

Zinc-etched production; work poor. Seal and numbering off color. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register.

A 652

Series 1899.
Ellis H. Roberts, Treasurer.

Dangerous photomechanical production. Printed on two pieces of paper, with distributed silk fibre between them in imitation of genuine. Face plate number 652; back plate number 493. Portrait of "Onepapa." Seal, denominational design, and serial number, all lighter than genuine in color. Word "treasurer," under signature of Roberts, badly printed and letters imperfectly formed. The fine cross-hatching in background of portrait of "Onepapa" is only suggested in counterfeit, where these lines appear coarse and badly broken. The lines forming shading of the blue denominational figure on left of note are thicker than genuine and much broken. On back of note the words "this certificate is receivable, etc.," very badly reproduced, lines broken and letters imperfectly formed. Word "five," back of note immediately to the right of the panel containing the words "United States of America," is very imperfectly reproduced. Shading under the words "United States of America" in counterfeit irregular in formation, with lines running all the way from dark shading to bottom of panel. Color of back nearly approximates that of genuine, being a trifle darker.

Act of Aug. 4, 1886.
W. T. Vernon, Register.

A 1041 1044

Series 1899.
Chas. H. Treat, Treasurer.

Photo-mechanical. No attempt to imitate fibre. Printing very heavy and blotchy, lathe work and ruling broken and disconnected. Blue of the "V" and seal darker than genuine. Green on back of note is pale. Portrait of "Onepapa" poor. Back plate Nos. 682 and 701.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

B

Series 1899.
Ellis H. Roberts, Treasurer.

Fair. Easily detected owing to errors in spelling. Right end face, word "Silver," the letter "v" is omitted, also letter "i" in word "Washington." Left end face, word "Payable" is spelled "Payalle." Also imprint of titles under signatures misspelled. Two pieces of paper, silk fibre between. Plate number face of note unknown; back plate No. 375. Portrait of "Onepapa."

FIVES—Continued

Act of Aug. 4, 1886.
J. W. Lyons, Register.

B

Series 1899.
Ellis H. Roberts, Treasurer.

Poor lithographic note on heavy paper. Ink lines for silk threads. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register.

B 37

Series 1899.
Ellis H. Roberts, Treasurer.

Photo-etched, on good paper with ink lines for silk threads. Does not have brilliant looking new inks and paper, but like an old bill has dull black and colored inks and a yellow-white paper. Blue ink too light. On head-gear of Indian is a mass of small dots, not like genuine, fine white feather work. Under large words "United States" there is not the band of solid black shading with further shading below it, but it is run together and irregular. Lower left corner "Series of 1899" looks larger, too prominent and too dark, like white letters in a black panel. Back has too light green ink, and all lathe-work badly broken up.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

B 48 or 484

Series 1899.
Ellis H. Roberts, Treasurer.

Poor; washed appearance. Portrait of "Onepapa" poor. Color, numbering and seal good. Paper fair quality with pen and ink lines in imitation of silk fibre.

J. W. Lyons, Register.

B 102

Series 1899.
Ellis H. Roberts, Treasurer.

Portrait of "Onepapa" darker than genuine. Paper contains distributed silk fibre. Color of seal, numeral "V" and word "FIVE" over numeral lighter blue than genuine. Lathe-work and lettering broken.

Act of Aug. 4, 1886.
W. T. Vernon, Register.

B

Series 1899.
Chas. H. Treat, Treasurer.

Plate number blurred, probably **1072**

Fairly well-executed photomechanical production on single piece of stiff, heavy paper. A few faint marks on surface of paper to imitate fibre. Color of seal, denominational design and numbers deceptive. Portrait of the Indian chief "Onepapa" scratchy and patchy. Lathe work fair in spots, but the cycloidal design and ornamental work in the border is very much broken.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C

Series 1899.
Ellis H. Roberts, Treasurer.

Portrait of "Onepapa." Crude photo on two pieces of paper with a few silk threads between them.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C

Series 1899.
Ellis H. Roberts, Treasurer.

Photo. Fair paper, lacking silk fibre. Color Treasury number and seal much lighter. Portrait Indian "Onepapa" good. Back of note very poor.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C

Series 1899.
Chas. H. Treat, Treasurer.

Deceptive. Two pieces of paper, between which is silk fibre. Seal and Treasury number good. Back of note has bluish tinge instead of green. Portrait of Indian.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C

Series 1899.
Ellis H. Roberts, Treasurer.

(Plate number undecipherable.)

Very poor. Single piece of paper with surface marks to indicate fibre. Back plate number probably 14 or 143. Face of note is a pale blue tint, giving it appearance of being badly faded. General effect is a photographic blueprint, then lines gone over with black ink to strengthen them. Portrait of "Onepapa."

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C

Series 1899.
Ellis H. Roberts, Treasurer.

Very crude photograph on two pieces of paper, between which a few long silk threads have been distributed. Colored inks have been roughly applied to the seals, numbers and backs of the notes.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C 190 or 790

Series 1899.
Chas. H. Treat, Treasurer.

Photo-mechanical production. Two pieces of paper with silk thread distributed between. Blue seal, Treasury number and large numeral good. Lathe-work on face poor, lines broken. Indian portrait poor. Paper on front has washed-out appearance; back good as to color, but little attempt has been made to imitate fine lines of lathe and scroll work.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

C 602

Series 1899.
Ellis H. Roberts, Treasurer.

Dangerous, well executed. Two pieces of paper with silk threads between. Blue seal and large V too light. White oval spaces do not appear in the outer edge of seal. Numbering poorly printed. Counterfeit quarter inch too short and eighth inch too narrow. Portrait of Indian.

Act of August 4, 1886.
J. W. Lyons, Register.

C 806

Series 1899.
Chas. H. Treat, Treasurer.

Very dangerous. Portrait of Indian. Paper same thickness as genuine. Silk fibre imitated by blue and red ink lines. Indian has a frowning expression, pupils of eyes not showing as in genuine, and on counterfeit the locket on Indian's chest is too white, lacking shading of genuine. In genuine the tails or feathers hanging from Indian's head on each side have a light shading, while in counterfeit they are dark and blurred. Counterfeit has "Series 1899" under serial number on lower left side of note and "Series 1889" over seal on right side of note; both should be "1899." In signature of Treasurer Treat the periods have been omitted after "Chas", "H" and the final ending of the name. The "H" and "T" are also disconnected, while in genuine they are connected. In "Treasurer of the United States," under signature of Chas. H. Treat, the words "Treasurer" and "of" run together like one word, the letters are irregular, the letters "t" not all crossed and letter "n" in "United" broken. Lathe work, both front and back, a good imitation. Back plate number 553.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

D

Series 1899.
Ellis H. Roberts, Treasurer.

Very poor. Indian head "Onepapa." Lathe-work and small lettering bad. No imitation of fibre.

FIVES—Continued.

Act of Aug. 4, 1886.
W. T. Vernon, Register.

D

Series 1889.
Chas. H. Treat, Treasurer.

Very dangerous. Face apparently a photographic platinum print. Face and back plate numbers indistinct or missing. General effect very closely approximates genuine. Color of seal, denominational design and numbers darker than genuine, seal being particularly bad and suggesting brush work. The last three letters of "bearer," the word "on" and the first two letters of "demand" in script, right face of note, appear to have been placed on with a pen or brush. Back of note deceptive, but blue-green and darker than genuine. Note is particularly deceptive from the fact that it is printed on genuine paper, obtained by bleaching a note of smaller denomination. In bleaching the note the color has been taken out of some of the distributed silk fibre lying close to the surface, but the deeply imbedded fibre is still visible in the paper, though the blue has been changed to a purple and the red somewhat lightened.

Act of Aug. 4, 1886.
W. T. Vernon, Register.

D 2

Series 1899.
Chas. H. Treat, Treasurer.

Dangerous photomechanical production. One piece of heavy bond paper of good quality. Portrait of "Onepapa." A defect in plate gives to Indian chief a cross-eyed expression. Blue seal closely approximates genuine in color but badly printed, being rough and coarse with many broken lines. Blue ink of seal and numbers lacks metallic gloss of genuine. In "stop" at right end of number (upper right face of note) small blue triangles which are so sharply defined and perfectly formed in genuine, are rounded at corners. This is true, but to a less extent, with reference to "stop" in number on lower left face of note. Back of note is a very deceptive piece of work, and except for being a little lighter, closely approximates genuine in color. No attempt to imitate distributed fibre. Back plate number 666.

Legal Tender Acts of 1862 and 1863.
W. T. Vernon, Register.

D 64

Series 1899.
Chas. H. Treat, Treasurer.

Back plate number shadowy—probably 567; portrait of "Onepapa." Photo-mechanical production of a deceptive character except as to paper—two pieces pasted together with fibre between—which is stiff. Almost all the fine up-stroke lines in script lettering on face of note are lost, and in Indian's feather war bonnet the fine detail of feathers is wholly missing and there appears simply a blank space between lower and upper ends of feathers. General appearance good. Back blue-green in tint.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

D 209 239

Series 1899.
Ellis H. Roberts, Treasurer.

Poor. Fair quality paper containing fibre. Lathe work and lettering very poor. Portrait of Indian.

Act of Aug. 4, 1886.
J. W. Lyons, Register.

D 930

Series 1899.
Chas. H. Treat, Treasurer.

Portrait of "Onepapa." Half-tone production. Several thousand of these notes—faces and backs printed separately on thin bond paper—were picked up in the East River, New York City, on Sept. 21, 1907. The plates were found in the box with them.

Legal Tender Acts of 1862 and 1863.
W. T. Vernon, Register.

D 1164

Series 1899.
Chas. H. Treat, Treasurer.

Fair. Photo-mechanical process. Back plate number 782. Face of note very heavy black, and that part of script lettering that crosses blue seal and denominational character has apparently been filled in by hand, and very poorly done. The "e" in "demand" not formed well. Second "c" in "bearer", instead of being loop "c", is like reverse figure "3." The "b" in "payable" looks more like an "l" than a "b." Fine hair lines forming a double line inside large figures "5" on both face and back, as well as letter "V" in centre back of note, missing. Top of large figure "5", upper left end of back, bulges upward instead of being concave, making it much thicker than genuine.

TENS

Act of Feb. 28, 1878.
B. K. Bruce, Register.

A

Series 1880.
A. U. Wyman, Treasurer.

Poor. Photographic pen and ink process; paper poor, lacks distributed fibre and parallel silk threads. Large round red seal. Portrait of Morris.

Act of March 31, 1878.
B. K. Bruce, Register.

C

Series 1880.
A. U. Wyman, Treasurer.

Photographic pen and ink, poorly executed. Words "Register of the Treasury" and "Treasurer of the United States," missing. Paper thin, yellowish and poor; fibre paper not imitated, and silk threads, run lengthwise, missing. Portrait of Robert Morris poor, and his name on lower left corner omitted; numbering fair. Script lettering under "United States" on back omitted. Large round red seal.

TENS—Continued.

Act of Feb. 28, 1878.
B. K. Bruce, Register.

C

Series 1880.
A. U. Wyman, Treasurer.

Photographic pen and ink; exceedingly dangerous. Portrait of Robert Morris fair; imprint of his name, left of portrait, omitted. Imprint of "Register of the Treasury" and "Treasurer of the United States" is printed on these certificates, same as on genuine; also script lettering under United States on back. Fibre paper imitated by drawing red and blue line lengthwise on back with pen. This is liable to deceive, particularly if note is held up to light, face front. Large round red seal.



Act of Feb. 28, 1878.
G. W. Scofield, Register.

D

Series 1880.
Jas. Gilfillan, Treasurer

Photographic pen and ink process; paper very thin and poor; fibre paper imitated by drawing two parallel lines. Payable at Washington, D. C. Large round red seal. Portrait of Robert Morris.

Act of Feb. 28, 1878.
G. W. Scofield, Register.

D

Series 1880.
Jas. Gilfillan, Treasurer.

Photographic pen and ink counterfeit; payable at Washington, D. C. Pink characters on note photographed black and poorly colored by hand, leaving black underneath easily discernible. Trifle shorter than genuine. Large round red seal. Portrait of Robert Morris.

Act of Feb. 28, 1878.
G. W. Scofield, Register.

D

Series 1880.
Jas. Gilfillan, Treasurer.

Very poor; appearance of being printed from wood-cut; is $\frac{1}{4}$ inch shorter than genuine. Geometrical lathe work poor. Paper, two layers of thin tissue, with silk parallel thread between. Word "all" omitted in "And all public dues, and when so received," and on back, space omitted between words "when so," making them one word. Treasury numbers uneven, have not clear-cut appearance of genuine. Large round red seal. Portrait of Robert Morris.

Act of Feb. 28, 1878.
W. S. Rosecrans, Register.

A

Series 1886.
James W. Hyatt, Treasurer.

Photo wood engraving, poorly executed. Portrait of Hendricks better than rest of face, but background of portrait represented by dots instead of fine lines. Color of Treasury number good, but figures not as heavy. Green ink on back much darker than genuine; geometric lathe-work poorly executed. Small round red seal.

Act of Feb. 28, 1878.
W. S. Rosecrans, Register.

B 721

Series 1886.
James W. Hyatt, Treasurer.

Photographic pen and ink process. Words "This certifies that there have been deposited in the Treasury," over words "United States," upper centre, omitted. Imprint "Register of the Treasury," under signature of W. S. Rosecrans, and imprint "Treasurer of the United States," under signature of James W. Hyatt, also missing. Portrait of Hendricks well executed. Color of Treasury numbers and large red spiked seal fair. Fibre imitated by drawing fine blue lines and creasing note over lines.

Act of Feb. 28, 1878.
W. S. Rosecrans, Register.

A

Series 1891.
E. H. Nebeker, Treasurer.

Poor; imprint of Bureau of Engraving and Printing omitted from panel over Treasury number, lower left corner, face. Word "Register" spelled "Regist." Color of Treasury numbers faded blue, almost green; numbers too heavy. Back very poor, both in color and workmanship. Distinctive paper of genuine not imitated. Small scalloped carmine seal. Portrait of Hendricks.

Act of Feb. 28, 1878.
B. K. Bruce, Register.

A 16

Series 1891.
Ellis H. Roberts, Treasurer.

Poor photo. Portrait of Hendricks. Seal brick red instead of carmine. Colored with brush.

Act of Aug. 4, 1886.
J. Fount Tillman, Register.

A 17

Series 1891.
D. N. Morgan, Treasurer.

Photo, well executed; seal and numbers colored. Back a blue print. Portrait of Hendricks.

Act of Aug. 4, 1886.
J. Fount Tillman, Register.

A 72

Series 1891.
D. N. Morgan, Treasurer.

Fair. Most noticeable defect is silver-gray color of black ink, while genuine is jet black. Also seal on counterfeit is lighter red than genuine. Words "Bureau Engraving and Printing," above Treasury number lower left end of note, missing. Comma after "Washington" and period between "D" and "C" in "Washington, D. C.," under portrait, missing. Face of Hendricks on counterfeit not as full as on genuine, and nose appears larger. Treasury number on counterfeit is excellent color, but figures not quite so heavy. Counterfeit on two pieces of paper with silk thread between.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

A D

Series 1891.
D. N. Morgan, Treasurer.

Photo. Back and face printed light brown; genuine, black on face and green on back. Hendricks. Second counterfeit, check letter A on back is blue print, colored green with brush, poorly done.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

B

Series 1891.
D. N. Morgan, Treasurer.

Good. Portrait of Hendricks. Small scalloped seal. Words "Bureau of Engraving and Printing," above Treasury number, lower left end of note, missing. In border, right end of note, in inscription "Act of February 28, 1878," the "7" in "1878" is reversed. Color and formation Treasury numbers very good. Distributed silk fibre.

TENS—Continued

Act of Feb. 28, 1878.
B. K. Bruce, Register.

B 14

Series 1891.
Ellis H. Roberts, Treasurer.

Lithograph, on two sheets of tissue paper, very coarse red and blue silk fibre between. Lathe work in counters on face crudely executed; lettering in border so blurred as to be illegible. Color of ink reddish brown instead of black; seal bright brick red instead of carmine. Back of note more deceptive than face. Back plate number 36. Line "Bureau of Engraving and Printing" so blurred as to be illegible, and all of ornamental work so blurred that detail is lost. Portrait of Hendricks.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

B 58

Series 1891.
D. N. Morgan, Treasurer.

Photo. Hendricks. Seal salmon color instead of carmine. Treasury numbers printed black and recolored blue. Lathe work very poor.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

B 74 B 14

Series 1891.
D. N. Morgan, Treasurer.

Dangerous. Portrait of Hendricks well engraved. Distributed fibre imitated with red and blue lines in some counterfeits, in others silk thread has been placed between front and back, counterfeit being printed on two pieces of paper. Seal well engraved, but darker red instead of carmine. Treasury number very good, but parallel ruling underneath broken and indistinct. Lathe-work surrounding "10," also "X" in upper corner, very poorly executed. Paper, a soft fibrous tissue, will not stand rubbing.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

B C D

Series 1891.
D. N. Morgan, Treasurer.

Good photo. Portrait of Hendricks and small scalloped carmine-red seal. Gray background of photography, especially seal, shows through red color applied with brush. Fibre imitated by ink lines.

Act of Feb. 28, 1878.*
J. Fount Tillman, Register.

C 47

Series 1891.
D. N. Morgan, Treasurer.

Good. Two pieces of paper, distributed silk threads between. Portrait of Hendricks does not stand out in bold relief. Right eye of Hendricks hardly visible. Imprint under signatures blurred and crowded. Shading of letters face of note heavier than genuine. Small scalloped seal and back excellent.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

D

Series 1891.
D. N. Morgan, Treasurer.

Very poor. Printed from woodcut. Portrait of Hendricks unnatural.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

D

Series 1891.
D. N. Morgan, Treasurer.

Lithograph. Portrait of Hendricks has not lifelike expression of genuine. Seal, while good, is pale, and Treasury numbers are blurred. Printed on fair quality of paper and contains silk fibre.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

D 3

Series 1891.
D. N. Morgan, Treasurer.

Fair. In portrait of Hendricks expression of mouth surly; under lip very thick and protruding; in genuine expression kindly. Treasury numbers maroon instead of ultramarine blue. Small scalloped carmine seal, excellent in color and formation. Lathe work on face and back, while good, does not resemble perfect continuous network of lines. Imprint "Register of the Treasury" and "Treasurer of the United States" under signatures poor, letters crowded together. Two pieces of paper, good quality, pasted together, with distributed silk fibre between.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

D 21

Series 1891.
D. N. Morgan, Treasurer.

Good. Paper of fair quality. Hendricks. Seal decided pink instead of carmine. Green ink on back darker than genuine.

TWENTIES

Act of Feb. 28, 1878.
G. W. Scofield, Register.

A B D

Series 1880.
Jas. Gilfillan, Treasurer.

Poor photographic pen and ink, payable at Washington, D. C. Paper thin and poor. Decatur.

Another counterfeit of this series has signatures B. K. Bruce, Register, and Jas. Gilfillan, Treasurer. word "Register" in "Register of the Treasury," under name "B. K. Bruce," is "Regisier," and letters in word "Treasurer" only partly formed. In "Treasurer of the United States," under Jas. Gilfillan's name, word "Treasurer" is "Troosurer," and letters in "United States" imperfectly formed. On back, lower portion, word "Engraved" is "Engroved," and rest of sentence misspelled, with imperfect lettering on upper portion of back.

Another counterfeit of this series has signature B. K. Bruce, Register, and A. U. Wyman, Treasurer. Parallel silk thread imitated by ink lines. Large round red seal.

Act of Feb. 28, 1878.
G. W. Scofield, Register.

B

Series 1880.
Jas. Gilfillan, Treasurer.

Photo, the work being shallow and the black off color. The large seal and XX's in colors are then surface printed. Portrait of Decatur.

TWENTIES—Continued

Act of Feb. 28, 1878.
G. W. Scofield, Register.

C

Series 1880.
James Gilfillan, Treasurer.

Photographic ped and ink counterfeit, payable at Washington, D. C. Not good counterfeit. Large round red seal. Portrait of Decatur.

Act of Feb. 28, 1878.
B. K. Bruce, Register.

C

Series 1880.
James Gilfillan, Treasurer.

These counterfeits are an eighth of an inch shorter than the genuine. Paper thick, greasy and stiff; has neither distributed fibre nor parallel silk threads. In panel to left letters "R," "T" and "F" in word "Certificate" are wrong side up. On back "taxes" spelled "tares," and "engraved" is "engravod." Color of seal is brick red; should verge on brown. Portrait of Decatur.

G. W. Scofield, Register.

D

Series 1880.
Ellis H. Roberts, Treasurer.

Paper thin and poor quality; silk thread lengthwise of note missing; series omitted. Upper half of back very blue; lower half white with yellowish tinge. Ink not bright as on genuine. Large round red seal. Portrait of Decatur.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

A

Series 1891.
D. N. Morgan, Treasurer.

Very poor etching. Paper good; blue ink lines for silk fibre. Portrait of Manning.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

A 27

Series 1891.
D. N. Morgan, Treasurer.

Photo. Detected by gray background of photography. Portrait of Daniel Manning.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

B

Series 1891.
D. N. Morgan, Treasurer.

Portrait of Manning. Hair top of head and background blend in one, while in genuine they are readily distinguished. Nose appears sharp and pointed, instead of round and broad at end. Treasury number heavier than genuine, and lighter shade blue. Back closely resembles genuine. Distributed silk fibre imitated by red and blue ink lines on back.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

B

Series 1891.
D. N. Morgan, Treasurer.

Very poor. Portrait of Manning. Small scalloped seal. On two pieces of paper with silk fibre between. Note bears little resemblance to genuine.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

B 6

Series 1891.
D. N. Morgan, Treasurer.

Dangerous. Portrait of Manning good, but left side of face presses against background. Red and blue fibres imitated by ink lines. Treasury numbers good. Small scalloped seal lighter red than genuine.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

C

Series 1891.
D. N. Morgan, Treasurer.

Well executed. Portrait of Daniel Manning. A white line separating left side face from background portrait gives it appearance of being sunk in background instead of standing out in bold relief. Has large eight-scallop seal instead of small twelve-scallop seal. Good paper with distributed silk fibre.

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

C 5

Series 1891.
D. N. Morgan, Treasurer.

Good. Portrait of Manning flat; ends of mustache not curled as in genuine. Paper good; silk fibre.

ONE HUNDREDS

Act of Feb. 28, 1878.
J. Fount Tillman, Register.

D 1

Series 1891.
D. N. Morgan, Treasurer.

A very dangerous counterfeit. Most noticeable defect is in portrait. In genuine, Monroe represented as having pronounced cheek bones, one on left side of face being particularly prominent, while in counterfeit left cheek bone is missing, making face appear narrower than in genuine, and giving counterfeit different expression. In genuine right ear plainly parts hair, which is brushed upward in front and back of ear, while in counterfeit hair hides top of ear, and is not brushed upward. In name "James" under portrait letters "J" and "A" are not uniform with rest of letters, and bottom of "J" has more of upward loop than in genuine. Geometric lathe work, lettering, numbering and parallel ruling in panel in which Treasury numbers appear are almost equal to genuine, but a critical examination will show parallel lines to be somewhat broken, particularly in lower left border. Treasury numbers are almost perfect, both in color and formation, but the figure 5 in the Treasury number is different, the space within lower loop being oblong, up and down, instead of being round, and space below top line of 5 is too narrow. One of the best points is the top button of waistcoat; this counterfeit top button has lines on it up and down only, and they show well and distinct, while genuine top button alone is cross lined (lines up and down and crosswise also), but these lines are delicate, and by wear, bad printing, dirt, etc., they may thus be wanting or overlooked. Geometrical lathe work and lettering on back of note to the naked eye appears as good as genuine. Back plate No. 2.

Counterfeit Gold Certificates

TENS

Act of July 12, 1882.
W. T. Vernon, Register.

D

Series 1907.
Chas. H. Treat, Treasurer.

Face plate number 7. Portrait of Hillegas. Photo-mechanical production on two pieces of paper with distributed red and blue silk fibre, much finer and more hair-like than genuine. Color of seal, denominational "X" and back all darker than genuine. Portrait of Hillegas is poorly executed. In upper-border design on face of genuine, under line "This certifies there have been deposited in the Treasury of the" there is an ornamental arc finished at each end by a scroll. In genuine this arc is about 1-16th of an inch wide, is marked by a series of distinct and regular perpendicular lines. In counterfeit this arc looks as if it had been executed with a pen, is blurred and scratched, and individuality of perpendicular lines almost disappears. General effect of back, aside from the darker color, better than face, but close inspection discloses work so inferior that it cannot be mistaken as genuine.

TWENTIES

Act of July 12, 1882.
B. K. Bruce, Register.

A

Series 1882.
James Gilfillan, Treasurer.

Dangerous, for apart from counters containing figures 20 on face and portrait of Garfield there is little of the gray of photograph about it. Seal small and scalloped, having reddish tinge, apparently applied with brush. Numbering very pronounced and heavier than genuine. Note one-half inch shorter and one-eighth narrower than genuine. Has two parallel silk threads running through it. Tint on back light brown instead of orange. Persons handling gold notes must not forget that in this counterfeit they are left to determine its character by its tints rather than by lines in engraving, since it is a photograph of genuine work.

Act of July 12, 1882.
J. W. Lyons, Register.

A 51

Series 1882.
Ellis H. Roberts, Treasurer.

Poor photo. Crudely executed. Coloring applied to seal and numbers. Portrait of Garfield.

Act of July 12, 1882.
J. W. Lyons, Register.

C

Series 1882.
Ellis H. Roberts, Treasurer.

Untinted photo. Should not deceive the careful handler of money. Portrait of Garfield fair.

On a second issue, the red and yellow poorly applied; contains distributed silk thread.

Act of July 12, 1882.
W. T. Vernon, Register.

B

Series 1906.
Chas. H. Treat, Treasurer.

Photo-etched. Two pieces of paper with silk threads between. Portrait of Washington fairly good. The XX, seal and numbers more of a lemon color than orange. Lathe work on face poor. Words "Act of July 12, 1882," face of note over check letter B, heavy and irregular. Titles "Register of the Treasury" and "Treasurer of the United States," under Vernon's and Treat's names, broken and indistinct. Back fair color, but no attempt has been made to imitate lathe work or other fine details.

Act of July 12, 1882.
J. W. Lyons, Register.

D

Series 1906.
Ellis H. Roberts, Treasurer.

Crude photo. Colored inks and water colors roughly applied to the seals, numbers and backs. Fine silk threads distributed between two thin pieces of paper.

ONE HUNDREDS

Act of July 12, 1882.
J. W. Lyons, Register.

B 5

Department Series.
Ellis H. Roberts, Treasurer.

A good counterfeit. Bears the Treasury numbers C424363 and C324369, and no doubt bear other numbers. The color of these numbers is good, but not the bright ultramarine blue of the genuine. The portrait of Benton does not stand out in bold relief and lifelikeness as does the genuine. The lathe work surrounding the denomination 100 in upper right of note is flat, broken and has blurred appearance. Lettering on note good, except imprint under signatures of Lyons and Roberts, which is poor. Color of the word "GOLD" on face of note is unlike that on genuine, and color of the back, instead of the bronze-yellow on the genuine, the counterfeit is a light salmon color. Counterfeit has the silk distributed fibre imitated cleverly with pen and ink scratches, and by holding note between the light and the eyes the absence of silk fibre will be noted. On genuine in script line at top of note in the word "deposited" the "i" is distinctly dotted; in counterfeit it is not.

While we speak of the color of the yellow (gold) ink on the gold certificates being off color, etc., it is a fact that the Government so far has been unable to procure an ink that will stand climatic changes, etc.

Counterfeits of Interest-Bearing Notes and Bonds

\$10 Compound Interest Treasury Note. Letter C. Act of June 30, 1864—October 15th, 1864. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. Number 198380. Photograph of the brownish color of old fading photographic work. Figure of woman. Vignette of Chase.

\$50 Compound Interest Treasury Note. Series 1864. Letter C. Date July 15, 1864. Act June 30, 1864. Signed L. E. Chittenden, Register, and F. E. Spinner, Treasurer. The portrait and vignette of Hamilton a poor quality of work, and the numbers also are poorly done. Plates captured in July, 1866.

\$50 Compound Interest Treasury Note. Check Letter D. Date, December, 1864. Act June 30, 1864. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. A poor counterfeit. Portrait of Hamilton.

\$50 Compound Interest Treasury Note. Series 1865. Letter D. Date May 15, 1865. Act June 30, 1864. Plates captured July, 1866.

\$50 Series 1865. Letter C. Date July 15, 1865. Act March 3, 1865. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. Eagle vignette. Interest 7-30, and notes convertible after three years into 5-20 bonds. Plates captured in April, 1866.

\$100 The words "Compound Interest Treasury Note" appear lengthwise of face of note and printed in big gold letters. The note is Series 1865; check-letter B; date May 15, 1865; act June 30, 1864; payable three years from date; and signed S. B. Colby, Register, and F. E. Spinner, Treasurer. The portrait of Washington and the vignette on the left end of note are both good work, the counterfeit plate having been engraved by Charles H. Smith, as he confessed, while the back of note is a genuine impression or from an electrotpe plate taken from a stolen impression of the genuine plate. The red numbers, however, are off color, and the figures uneven; and the large "U" in "United States" quite touches the outside line of the medallion in the upper left corner of the face of note; and the last "S" in "States" is distant not 1-16 of an inch from the outside line of the right corner medallion, while in genuine it is about 1-8 of an inch.

\$1000 United States Coupon Bonds. Series of 1861. Acts of July 17, 1861, and August 5, 1861. Mature June 30, 1881 (Sixes of 1881). Portrait of Chase. Exceedingly dangerous counterfeits. Those seen bear only coupons maturing January 1, 1881. On counterfeit, in the \$1000 counter, on nine sections, on each side of portrait of Chase, in the section to the left of the lower half of "1" in "1000," the letter "S" in "State" is entire, while on genuine only the upper half of the "S" is seen. The hair line around portrait on counterfeit shows a break of 1-16 of an inch, but the genuine does not, it is to the right of letter "S" in "Register's." Counterfeit differs from genuine in the mitering of the four corners of the green border. In title "United States of America" in the ruled shade on left side of bottom spur of letter "U" on counterfeit are seven very short lines forming very slight shade under that part of the letter—on genuine are ten lines, each about 1-16 of an inch long and forming a shade of same width as that at the bottom of the letter. Engraved signature at lower right hand of counterfeit and printed in grayish colored ink, is traced over with pen and ink—signature on genuine is written.

\$1000 7-30 Bonds. Letter B. Dated June 15, 1865. Act of March 3, 1865. Signed S. B. Colby, Register, and F. E. Spinner, Treasurer. Very dangerous counterfeit. Bonds matured and interest ceased. The Treasury Department redeemed many of them from Jay Cooke & Co. before the bonds were discovered to be counterfeit. The Department redeemed \$90,000 of the bogus bonds. Charles H. Smith stated that he engraved the plates.

\$1000 5-20 Coupon Bonds of 1862. Consols of 1867. Fourth series; act February 25, 1862; date May 1, 1862. One of the best specimens of counterfeit work that was ever made. It is believed that no printing was ever done from the plates. They were not quite completed when captured on November 21, 1867.

The Different Methods of Counterfeiting Coin

Coins of all kinds and denominations have been counterfeited. The most dangerous counterfeits are those struck from a die, and are usually imitations of gold coins. Molds of various kinds are extensively used in counterfeiting, but counterfeits so made are much inferior to those made with a die. They have a fine appearance, lettering and milling being sharp and clear, and the ring usually good, in some instances almost perfect fac similes of genuine. They are usually a trifle short weight, however, and the edges or reeding not so sharp and clear as in genuine. Many of these coins are full weight. In counterfeits made from a mold, lettering, milling and reeding are usually poor, weight very defective, the coins lack the sharp and clear-cut appearance of genuine coin. Most counterfeit silver coins in circulation are made from molds, as it is an inexpensive form of counterfeiting. Some fair specimens have been produced in this way, but usually they are much lighter than the genuine, and if of required weight, differ in diameter or thickness.

Various metals are used by counterfeiters, principally platinum, silver, copper, brass, antimony, aluminum, zinc, type metal, lead and their numerous compositions.

Among the most dangerous counterfeits of gold coin are those of a composition of gold, silver and copper. They are a low grade gold, and the acid test shows they lack the fineness of standard gold used by the U. S. Mint, which is 900 fine, or 21.19 carats. These counterfeits average from 400 to 800 fine. Platinum counterfeits are dangerous, as the metal used gives required weight, and they are heavily gold-plated. When they have been in circulation for a time the plating wears off, especially on the edges.

The most dangerous counterfeit of silver coin is made of a composition of antimony and lead, the former metal predominating. These counterfeits are of the dollar, have a fine appearance, are heavily silver-plated, with fair ring; some are only slightly below the standard weight. Some pieces among the smaller coins are made of brass, struck from a die, and when heavily plated are fair imitations. They lack required weight, except in a few instances. Counterfeits of type metal, lead and other compositions are much lighter than genuine, those having required weight are much too thick.

Genuine coins of all kinds, for the sake of gain, are tampered with in various ways. These operations are confined almost exclusively to gold coins, which are sweated, plugged and filled.

Sweating is removing a portion of the gold from surface of coin. The process does not interfere with the ring, and as portion removed is generally slight, the coin is left with a very fair appearance, weight only being defective. The principal methods of sweating are the acid bath, filing the edges or reeding, the operator finding a profit in the small quantities of gold removed from numerous pieces. The average reduction in value of coins subjected to these processes is from 1-20 to 1-10.

Plugging is done by boring holes in the coin, extracting the gold, and filling cavity with a cheaper material. The larger coins—double eagles and eagles (\$20 and \$10 pieces)—are used for this purpose. Holes are bored into the coin from the edge or reeding, the gold extracted and cavity filled with a base metal. The small surface of the plugging material, where it shows on the edge of the coin, is covered with gold and reeding retouched with a file or machine. The average loss in value to coins treated in this way is from one-eighth to one-sixth. Coins of this kind are very dangerous, as they are perfect in appearance, the edges only having been tampered with.

Filling is most commonly done by sawing the coin through from the edge or reeding, removing the interior portion, and replacing it with a cheap metal. Coins of all denominations, from quarter eagle to double eagle, are subjected to the process. When platinum is used to replace gold extracted, the coin has same weight as genuine. By this process coins lose four-fifths of their value, as the original surfaces are left only of paper thickness. When edges have been covered with gold and reeding restored, the coin has the appearance of being genuine, having correct size and weight, and a fair ring. Sometimes the covering of gold on edges is so thin that filling can be distinctly seen. When other and less costly filling than platinum is used, coins are of light weight and have a bad ring. If of correct weight they are too thick. Another method of filling is sawing the coin partly in two from edge or reeding on one side, leaving a thin and thick portion. The thin side of the coin is turned back and the gold extracted from centre of thicker portion. The cavity is filled with base metal and sides pressed back into original position and soldered or brazed together. It is difficult to give average loss to coins treated in this manner as hardly any two seen have same amount of gold taken from them.

For detecting counterfeit coin, compare impress, size, weight, ring and general appearance with genuine coin of same period and coinage. The three tests of *weight, diameter and thickness* should be applied, for it is almost impossible for the counterfeiter to comply with these three tests without using genuine metal. Following we give a complete list and a thorough description of the most dangerous counterfeits known to be in existence, with means of their detection.

Counterfeit Gold Coin

DOUBLE EAGLE—\$20.

Authorized to be coined by Act of March 3, 1849. Weight of genuine Double Eagle is 516 grains, is 900 fine, and 21.19 carats.

- 1850.—Weighs 360 grains; fineness gold, 571; silver, 85; copper, 344, and 13.22 carats; value \$8.83. Lighter in appearance, and thicker than genuine. Reeding and milling defective.
- 1851.—Weighs 473 grains, or 43 grains light. Color is bad; reeding and milling defective. Portrait of head of Liberty smaller than genuine. Bears no mint mark. Is struck from a die.
- 1878.—Fair counterfeit, made of type metal, gold plated. Weight 372 grains, being 144 grains light.
- 1880.—Composed of type metal, gold plated, and exceedingly light, weighing about 296 grains—220 grains light. Ring defective. Reeding and milling poorly done.
- 1884.—Has a fair appearance; mint mark S. Color not good; diameter larger than genuine. Milling and reeding fair. Several grains lighter than genuine.

EAGLE—\$10.

Authorized to be coined by Act of April 2, 1792. Weight of genuine Eagle is 258 grains, 900 fine, and 21.19 carats.

- 1841.—Weighs 236 grains, has O mint mark, and is 22 grains light. Coins struck from this die have fine appearance, main defects in reeding and milling.
- 1847.—Weighs 252 grains, has O mint mark, exceedingly dangerous, only 6 grains lighter and trifle thicker than genuine; reeding and milling slightly defective.
- 1849.—Weighs 228 grains, being 30 grains light, composed of gold, silver and copper. Has fair appearance, but is trifle thicker than genuine.
- 1852.—Composed of gold, copper and brass, weighs 181½ grains, or 76½ grains light. Ring is bad. Reeding and milling defective.
- 1855.—Composed of platinum; weighs 265 grains, or 7 grains heavier than genuine; has a fine appearance. Ring defective, diameter trifle greater than genuine. As these coins are gilded, or gold plated, slight wear removes plating from edges, and exposes platinum, or white metal underneath. Other coins of this date have been seen, weighing more than above described coin.
- 1858.—Very dangerous. Composed of platinum, and heavily gold plated. Milling and reeding fairly executed. Diameter, thickness and weight same as genuine. When coin is worn platinum shows distinctly on edges. Ring excellent.
- 1861.—New counterfeit composed of aluminum, heavily gold plated, weighs 154 grains, or 104 grains light; readily detected by general appearance and extreme lightness.
- 1865.—Dangerous. New Orleans mint letter O. Gold fineness is 494; weight .44 of an ounce, giving value 4.49. Contains small proportion of silver, alloy being entirely copper. Mint at New Orleans not opened at that date.
- 1871.—New counterfeit, weighs 186 grains, or 72 grains light, imperfect ring. Milling and reeding poor. Point of arrow in left claw of eagle touches letter "A" in "America," and olive branch touches letter "U" in word "United." Mint letter S touches right claw of eagle.
1875. } These counterfeits composed of aluminum, heavily gold plated; weigh 145 grains,
1879. } or 113 grains light. They bear the S mint mark, have good appearance, but are
1880. } easily detected owing to light weight.
1881. }
1883. } Composed of gold, copper and brass. Made in a mold. Impression exceedingly
1891. } poor, particularly of reverse. Weighs 197 grains, or 61 grains light. The reeding
1893. } and milling very defective.
1899. }
- 1882.—Dangerous counterfeit. Composed of gold, silver and brass. Struck from a die. Weighs 192 grains, or 66 grains light. Value about \$3.60. Reeding, milling and ring very good.
- 1882.—Made in a mold of base metal and plated.
1891. } Composed of brass and heavily gold plated. Weighs 134½ grains, or 123½ grains
1893. } light. Obverse finely struck. Reeding and milling well executed. Ring good.
1895. }
- 1904.—Good counterfeit. Light weight. Off color.

HALF EAGLE—\$5.

Authorized to be coined by Act of April 2, 1792. Weight of genuine Half Eagle 129 grains, 900 fine, 21.19 carats.

- 1800.—Of old coinage, poor, weighs but 81 grains; genuine of this date weighs 135 grains.
- 1803.—Same description as the above, weighs but 83 grains, being 52 grains light.

- 1821.—Larger in diameter, and thicker than genuine. Head of Liberty, chin very long; letter "U" in "United States" reversed. Eight grains light, value about one-half.
- 1838.—Excellent; weight, 125 grains; fineness, 547; trifle thicker than genuine; milling and reeding imperfect; value, \$2.70.
1837. } These counterfeits are made in a mold, and are mainly composed of brass and
1839. } copper. Obverse and reverse extremely poor. Weight is from 75 to 95 grains,
1843. } easily detected.
1844. }
- 1844.—Very dangerous, made of platinum, heavily gold plated; diameter, thickness and weight same as genuine. Ring excellent. When worn platinum shows through plating, especially on edges.
- 1844.—Very dangerous. Assay gave following results: One-tenth grain light; specific gravity, 15.9; thickness, about like genuine; fineness, gold 805½, silver 23; value gold, \$4.47, say \$4.50; resists acid tests almost as well as genuine; reeding faulty, but very fair; color very good, a trifle yellowish.
- 1845.—Good; weighs 113 grains, composed of gold, brass and copper. Specific gravity, 12.80; should be 17.20. Valued, upon being assayed at mint, at \$3.30.
- 1845.—Dangerous; 780 fine, trifle off color, little thicker than genuine. Composed of gold and brass. Upon being assayed value proved to be \$4.25.
1847. } Very dangerous; exact size and weight of genuine. Composed of platinum,
1848. } heavily gold plated. Ring, milling and reeding slightly imperfect.
- 1851.—Weighs 125 grains, 4 grains light. Composed of gold, silver and copper; thicker than genuine; reeding and milling defective.
- 1853.—Weighs 121 grains; specific gravity, 14; fineness, 630. Has brassy appearance; reeding and milling imperfect. Assay value, \$3.28.
- 1855.—Weighs 122 grains, 7 grains light. Imperfect ring; thicker than the genuine.
- 1855.—In all respects similar to preceding, except it weighs 131 grains.
- 1856.—Dangerous; weight and thickness almost identical with genuine; diameter trifle greater. Milling and reeding defective.
- 1857.—Is 450 fine; trifle thicker than genuine; same appearance as coins of 1851, 1855 and 1858. Assay value, \$3.28.
- 1858.—Weighs 115 grains, 14 grains light. Supposed to have been struck from same dies as two preceding ones, 1851 and 1855, dates having been changed. Excellent appearance. Very good counterfeit, but trifle thicker than genuine.
- 1860.—Excellent; S mint mark; weighs 125 grains; 790 fine; has coppery appearance; reeding very good; milling defective; value, \$4.30.
- 1861.—Cast in a mold; made in imitation of coinage of Philadelphia mint. Plating thin, weight light, but a well-cast piece.
1862. } These are dangerous counterfeits; weight and thickness same as genuine. Coin
1869. } struck from a die; general appearance excellent. Composed of platinum, heavily gold plated; diameter trifle greater than genuine. When plating is worn, platinum shows distinctly on edges.
- 1872.—Dangerous; diameter larger than genuine; 850 fine; trifle off color; ring defective, reeding imperfect. Value, \$4.43.
1875. } Weighs 122 grains, 7 grains light; composed of gold, silver and copper; fineness,
1877. } 600. Good appearance; diameter a little larger than genuine; trifle thicker.
- 1880.—Mainly copper, gold plated; good appearance; thicker than genuine; too light. Yields promptly to acid test.
- 1881.—Weighs 75 grains; made in a mold. Poor, not likely to deceive.
1881. } One of most dangerous counterfeits of this denomination known to be in exist-
1882. } ence. Assay of U. S. mint shows; fineness in gold, 798; silver, 38; copper, 153; platinum, 11; value, \$4.48. Specific gravity, 16; should be 17.20. Weight, 128 7-10 grains, about 3-10 of a grain light, which, allowing for abrasion, was within limits of genuine coin. Stained slightly with acid, thicker than genuine. Evidently struck from die prepared from a drop process, most dangerous of all processes in hands of counterfeiters.
- 1882.—Made in a mold of base metal and plated.
1885. } Imitation of coinage of Philadelphia mint. Said to have been struck in a die;
1886. } good appearance, but light weight.
- 1886.—Fair; very light, weighing about 75 grains; bears S mint mark.
- 1896.—Fair; made in a mold. Weight about 59 grains. Words "In God We Trust" indistinct.
- 1898.—Fair, made in a mold. Weight about 75 grains.
- 1899.—Good. Weighs 74½ grains. Made of Babbitt metal, gold plated.
- 1900.—Weighs 76 grains. Made in a mold. Not likely to deceive.

THREE-DOLLAR PIECE—\$3.

Authorized to be coined, Act of February 21, 1853. Weight, 77.4 grains; fineness, 900. Deviation in weight allowed in coinage, .25 of a grain. Deviation in fineness allowed in assay, .001; lowest, .899; highest, .901. Coinage commenced, 1854. Coinage discontinued, Act of September 26, 1890. Total amount coined, \$1,619,376.

COUNTERFEITS OF THE THREE-DOLLAR PIECE.

The coinage of three-dollar pieces has been, as may be noted, quite limited, yet this denomination of gold coin has been considerably counterfeited, the false coin being struck in a die from base metal, and so perfectly executed as to be dangerous. In color this counterfeit is a close imitation of standard gold, and a careful comparison of the general appearance and device of the false piece with that of the genuine coin is necessary to detect the difference between them. Genuine three-dollar pieces are sometimes swedged with fraudulent intent between plates of copper until of the diameter of the half eagle, when, the device and general appearance of the pieces being well preserved, they are placed in rolls among half eagles, and, unless detected, pass for five dollars.

QUARTER EAGLE—\$2.50.

Authorized to be coined by Act of April 2, 1792, and coinage discontinued by Act of September 26, 1890. Weight of genuine Quarter Eagle, 64.5 grains; fineness, 900, and 21.19 carats.

- 1843.—Weighs 40 grains and is $24\frac{1}{2}$ grains lighter than the genuine.
- 1843.—Weighs 43 grains and is $21\frac{1}{2}$ grains light.
- 1844.—Weighs 41 grains and is $23\frac{1}{2}$ grains light.
- 1846.—Weighs 48 grains and is $16\frac{1}{2}$ grains light.
- 1849.—Weighs 45 grains and is $19\frac{1}{2}$ grains light.
- 1851.—Dangerous, only about 3 grains light.
- 1852.—Weighs 40 grains, being $24\frac{1}{2}$ grains light.
- 1852.—Most dangerous counterfeit of this denomination discovered. Contains only 27 cents worth gold; weight and size correct. Cannot be detected by acid test.
- 1853.—A well-made counterfeit, mostly brass, and heavily gold plated.
- 1854.—Weighs 33 grains, being $31\frac{1}{2}$ grains light.
- 1855.—Is 5 grains light
- 1856.—Is 26 grains light.
- 1857.—Is 26 grains light.
- 1857.—Dangerous. Is exact weight of genuine, but trifle thicker and larger in diameter.
- 1858. } Composed of brass. Reeding and milling good. Trifle too thick. Lettering fair
- 1860. } on one side, poor on other.
- 1861.—Weighs 42 grains, and is $22\frac{1}{2}$ grains light.

All above quarter eagles made in mold, composition mostly brass, and heavily plated. Reeding and milling poor, readily detected by light weight.

- 1862.—Composed of platinum; weighs 64 grains; exceedingly dangerous. Heavily gold plated, detected only by observing edge of coin, when plating is worn, shows platinum underneath.

DOLLARS—LARGE AND SMALL.

Authorized to be coined by Act of March 3, 1849. Weight of genuine dollar is 25.8 grains, fineness 900, and 21.19 carats.

- 1851.—This counterfeit weighs 17 grains.
- 1852.—“ “ “ 14 “
- 1853.—“ “ “ 24 “
- 1854.—“ “ “ 15 “

Above are small size, made in mold, heavily plated, fair appearance

- 1856.—This counterfeit weighs 13 grains.
- 1857.—“ “ “ 14 “
- 1858.—“ “ “ 18 “
- 1860.—“ “ “ 18 “
- 1861.—“ “ “ 15 “

} Composed of silver and plated with gold.

These are composed of brass and bronze, large size, well plated, readily detected; also above small size, by light weight and general appearance.

SOUVENIR GOLD DOLLAR.

Authorized by Act of June 28, 1902. Weight, 25.8 grains; fineness, 900. These two gold dollars—one Jefferson head and one McKinley head—sold for \$3 each, and were coined for the Louisiana Purchase Exposition or World's Fair, held at St. Louis, Mo., in 1904. Amount coined in 1902, \$75,080; in 1903, \$175,178. Total coinage, \$250,258.

Authorized by act of April 13, 1904. Weight, 25.8 grains; fineness, 900. These gold dollars sold for \$2 each, and were coined for the Lewis and Clark Exposition, held at Portland, Ore. Amount coined in 1904, \$25,028; in 1905, \$35,041. Total coinage, \$60,069.

Counterfeit Silver Coin

STANDARD DOLLARS.

Authorized to be coined by Act of April 2, 1792. Weight of standard silver dollar, 412½ grains, 900 fine, first coined in 1794. Number of old dollars were counterfeited, composition generally being of German silver and brass, and heavily plated; milling and reeding poor.

Bland or standard silver dollar first coined in 1878; fineness, 900; weight in grains, 412½. All dates of this coin extensively counterfeited; composition generally used being lead, pewter, type metal and iron. Made in a mold, and over 100 grains lighter than genuine; readily detected owing to slippery feeling.

A number of very dangerous counterfeits of this coin have been seen recently, which were nearly full weight, averaging from 380 to 410 grains. Composed of antimony and lead, former metal predominating, heavily silver plated. Made in mold; fine general appearance, almost perfect imitation of genuine. The dates of this coin range from 1878 to present time. When coin becomes worn by use, base metal shows beneath plating. Ring trifle imperfect. We warn our patrons against this dangerous counterfeit.

HALF DOLLARS.

Authorized to be coined by Act of April 2, 1792. Weight of genuine half dollar of present issue, 192.9 grains; fineness, 900. Weight prior to 1837 was 208 grains; from 1837 to 1853, 206.25 grains; legal tender for ten dollars. Old issues were extensively counterfeited; composition generally used was German silver and brass, heavily plated; had fair appearance. Of the late issue the country has been flooded with counterfeits of various dates. The most dangerous of these have following dates: 1841, 1842, 1843, 1845, 1849, 1857, 1860, 1861, 1871, 1872, 1875, 1876, 1877, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900. These coins are struck from dies, and made from molds. Metals used are brass, lead, pewter and type metal. Most of these coins are lighter than genuine, and have sharp keen ring, as if containing glass; 1841, 1842, 1872, 1876, 1877 are nearly full weight and size, the last mentioned being a trifle thicker than genuine, and composed largely of brass. Have a very fine appearance, but can be readily detected by milling and reeding, and defective lettering of word "Liberty" on shield of Goddess of Liberty.

In counterfeits of 1894, 1895, 1896, 1897 and 1899, weight, ring and color are equal to genuine, being made of silver. On back shield on breast of eagle imperfect, also words "E Pluribus Unum," letters being irregular, some very indistinct.

The counterfeit of 1898 has the weight, diameter and thickness of genuine coin. Last syllable in "Pluribus" and final "m" in "Unum" on reverse of coin imperfect. Two dies have been used in stamping the reverse side of these coins, which is proven by examining the position of the stars. On some the star touches the last letter "S" in the word "States," while on others it is some distance from it. On the obverse of coin there appears a dot at the top end of the "i" in date "1898," and the nose of figure has flat appearance. Also the figures in "1898" irregular in one die.

QUARTER DOLLARS.

Authorized to be coined by Act of April 2, 1792. Weight of genuine quarter dollar of present issue is 96.45 grains; fineness 900. Prior to 1837 was 104 grains; from 1837 to 1853, 103.125 grains; legal tender for ten dollars. This coin has been very extensively counterfeited of various dates, the most dangerous of which are 1853, 1854, 1855, 1857, 1858, 1860, 1861, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900. Metals generally used, brass, tin, pewter and lead. Made in mold, well plated, calculated to deceive. Reeding and milling usually poor; obverse and reverse not perfect. Counterfeits of this denomination of later date are very inferior, having greasy and slippery feeling, easily detected by any person accustomed to handling money. The counterfeits of 1895 and 1898 have the weight, diameter, thickness and ring of the genuine coin, being made of silver. The most noticeable defect is the words "In God We Trust," on obverse of coin, which on the counterfeit touches the milling of the coin, while on the genuine it does not. On the reverse the "Q" and "R" in "Quarter" are imperfect, and the stars over the eagle are imperfect. The reeding on the outer edge of coin is very well done on these counterfeits.

TWENTY CENTS.

Authorized to be coined by Act of March 3, 1875. Coinage discontinued by Act of May 2, 1878. Weight of genuine twenty-cent piece, 77.16; fineness, 900; legal tender for five dollars. Few counterfeits in circulation; very poor and easily detected.

DIMES.

Authorized to be coined by Act of April 2, 1792. Weight of genuine dime, 38.58 grains; fineness, 900. Weight prior to 1837, 41.7 grains; from 1837 to 1854, 41.25 grains. Legal tender for ten dollars. Counterfeits very numerous. Metals used, brass, pewter and lead. General appearance very poor.

HALF DIMES.

Authorized to be coined by Act of April 2, 1792. Weight of genuine half dime, 19.29 grains; fineness, 900; weight prior to 1837, 20.8 grains; from 1837 to 1853, 20.625 grains; legal tender for five dollars. A few counterfeits of these old dates, exceedingly poor and readily detected.

THREE CENTS.

Authorized to be coined by Act of March 3, 1851. Coinage discontinued by Act of Feb. 12, 1873. Weight of genuine three-cent piece, 11.52 grains; fineness, 900. Legal tender for five dollars. A number of counterfeits of this coin have been seen, fair imitation of genuine, well plated, calculated to deceive.

Silver coins of smaller denominations than \$1, if not mutilated, so as to be unfit for circulation, may be presented in sums of \$20 or any multiple thereof, to the Treasurer, or any Assistant Treasurer of the United States for redemption in lawful money.

Refuse mutilated Silver and Minor Coins, as there is no provision for their redemption.

FIVE CENTS—NICKEL.

Authorized to be coined by Act of May 16, 1866. This coin has been extensively counterfeited, particularly date of 1875; dangerous counterfeit. Struck from a die, and made of same metal as used by mint. Lettering in words "United States" imperfect, also stars surrounding figure "5." Other counterfeits are very poor, composed of lead and pewter, and made in mold.

THREE CENTS—NICKEL.

Numerous counterfeits of this coin circulated. Made in mold, very poor, easily detected.

CENT—COPPER-NICKEL AND BRONZE.

These coins have been counterfeited to small extent, principally to fill cabinets of numismatics, particularly old dates. Good counterfeits of 1884, 1888, 1892, 1896 and 1897 in circulation. Genuine cent is 90 per cent. copper and 10 per cent. zinc and tin, while counterfeit is all copper, hence darker bronze than genuine.

GOLD COINS OF THE UNITED STATES.

Denomina-tions.	Coinage com-menced	Total amount coined to Dec. 31, 1908.	Standard weight, grains.	Weight prior to 1834, grains.	Abrasion allowed, in grains.	Least cur-rent weight in grains.	Unless arti-ficially reduced, should continue current.
Double eagle..	1849	\$2,193,027,000	516.	...	2.58	513.42	50 yrs
Eagle.....	1792	445,354,140	258.	270.	1.29	256.71	35 years
Half eagle....	1792	328,203,195	129.	135.	0.64	128.36	20 years
Three dollars..	1853	1,619,376	77.4	...	0.38	77.02	.....
Quarter eagle..	1792	33,823,897	64.5	67.5	0.32	64.18	15 years
Dollar.....	1849	*19,809,664	25.8	...	0.13	25.67	.....

All gold coins of the United States are worth their face value in pure gold. The alloy is never reckoned.
* Includes \$250,258 coined in 1902 and 1903 for Louisiana Purchase Exposition and \$60,069 coined in 1904 and 1905 for Lewis and Clarke Exposition.

SILVER COINS OF THE UNITED STATES.

Denominations.	Coinage com-menced.	Coinage ceased.	Total amount coined to Dec. 31, 1908.	Standard weight, grains.	Amount for which a legal tender.
Standard dollars	1878	....	\$570,272,610.00	412.5	Unlimited.
Trade dollars	1873	1887	35,965,924.00	420.	Not a legal tender.
Dollars	1792	1873	8,031,238.00	412.5	Unlimited.
Lafayette dollars	1899	1899	50,000.00	412.5	.....
Half dollars	1792	....	180,206,383.00	192.9	Ten dollars
Columbian half dollars..	1892	1893	2,500,000.00	192.9	Ten dollars
Columbian quarter dollars.	1893	1893	10,000.00	96.45	Ten dollars
Quarter dollars	1792	....	91,908,816.00	96.45	Ten dollars
Twenty cents	1875	1878	271,000.00	77.16	Five dollars
Dimes	1792	....	58,237,582.60	38.58	Ten dollars
Half dimes.....	1792	1873	4,880,219.40	19.29	Five dollars
Three cents	1851	1873	1,282,087.20	11.52	Five dollars

MINOR COINS OF THE UNITED STATES.

Denomina-tions.	Coinage com-menced.	Coinage ceased.	Total amount coined to Dec. 31, 1908.	Standard weight, grains.	No allowance for abrasion.	Amount for which a legal tender.	Deviation allowed in coinage, in grains.
Five cents.....	1866	....	\$30,692,887.05	77.16	No allowance for abrasion.	25 cents	2
Three cents.....	1865	1890	941,349.48	30.		25 cents	4
Two cents.....	1864	1873	912,020.00	96.		25 cents	4
Cents.....	1792	....	20,333,080.99	48.		25 cents	4
Half cents.....	1792	1857	39,926.11	...		Not a legal tender	...

Comparison of Expressing the Fineness of Gold in Thousandths, and in Carats.*

500 Fine...12.00 Carats	630 Fine...15.04 Carats	760 Fine...18.08 Carats	890 Fine...21.11 Carats
510 Fine...12.08 Carats	640 Fine...15.11 Carats	770 Fine...18.15 Carats	900 Fine...21.19 Carats
520 Fine...12.15 Carats	650 Fine...15.19 Carats	780 Fine...18.23 Carats	910 Fine...21.27 Carats
530 Fine...12.23 Carats	660 Fine...15.27 Carats	790 Fine...18.31 Carats	920 Fine...22.02 Carats
540 Fine...12.31 Carats	670 Fine...16.03 Carats	800 Fine...19.07 Carats	930 Fine...22.10 Carats
550 Fine...13.07 Carats	680 Fine...16.10 Carats	810 Fine...19.14 Carats	940 Fine...22.18 Carats
560 Fine...13.14 Carats	690 Fine...16.18 Carats	820 Fine...19.22 Carats	950 Fine...22.25 Carats
570 Fine...13.22 Carats	700 Fine...16.25 Carats	830 Fine...19.29 Carats	960 Fine...23.01 Carats
580 Fine...13.29 Carats	710 Fine...17.01 Carats	840 Fine...20.05 Carats	970 Fine...23.09 Carats
590 Fine...14.05 Carats	720 Fine...17.09 Carats	850 Fine...20.13 Carats	980 Fine...23.17 Caarts
600 Fine...14.13 Carats	730 Fine...17.17 Carats	860 Fine...20.20 Carats	990 Finc...23.24 Carats
610 Fine...14.20 Carats	740 Fine...17.24 Carats	870 Fine...20.28 Carats	1000 Fine...24.00 Carats
620 Fine...14.28 Carats	750 Fine...18.00 Carats	880 Fine...21.04 Carats	

* The Carat is subdivided into thirty-two parts, and the fractions above are thirty-seconds, thus: 520 fine—12 15-32 carats.

Value in U. S. Money of One Ounce Troy of Gold, at Different Degrees of Fineness.

500 Fine..... \$10.33.6	630 Fine..... \$13.02.3	760 Fine..... \$15.71.1	890 Fine..... \$18.39.8
510 Fine..... 10.54.3	640 Fine..... 13.23.	770 Fine..... 15.91.7	900 Fine..... 18.60.5
520 Fine..... 10.74.9	650 Fine..... 13.43.7	780 Fine..... 16.12.4	910 Fine..... 18.81.1
530 Fine..... 10.95.6	660 Fine..... 13.64.3	790 Fine..... 16.33.1	920 Fine..... 19.01.8
540 Fine..... 11.16.3	670 Fine..... 13.85.	800 Fine..... 16.53.7	930 Fine..... 19.22.5
550 Fine..... 11.36.9	680 Fine..... 14.05.7	810 Fine..... 16.74.4	940 Finc..... 19.43.1
560 Fine..... 11.57.6	690 Finc..... 14.26.3	820 Fine..... 16.95.1	950 Fine..... 19.63.8
570 Fine..... 11.78.6	700 Fine..... 14.47.	830 Fine..... 17.15.8	960 Fine..... 19.84.5
580 Fine..... 11.99.	710 Finc..... 14.67.7	840 Fine..... 17.36.4	970 Finc..... 20.05.2
590 Fine..... 12.19.6	720 Fine..... 14.88.4	850 Fine..... 17.57.1	980 Fine..... 20.25.8
600 Fine..... 12.40.3	730 Fine..... 15.09.	860 Fine..... 17.77.8	990 Fine..... 20.46.5
610 Fine..... 12.61.	740 Fine..... 15.29.7	870 Fine..... 17.98.4	1000 Fine..... 20.57.2
620 Fine..... 12.81.7	750 Fine..... 15.50.4	880 Fine..... 18.19.1	

N. B.—When there is an intermediate degree of fineness, a short calculation is necessary. For every one-thousandth, add 2.07 cents per ounce for gold. Thus, one ounce of gold at 992 fine—\$20.50.6.

The following is a test for determining whether a coin is good or bad. Use liquids as near edge of suspected coin as possible, as that is part most worn. A drop of preparation will have no effect on genuine coin, while it can be plainly seen on the counterfeit. Heavily plated coins should be scraped slightly before using.

TEST FOR GOLD.
Strong Nitric Acid, 6½ drachms.
Muriatic Acid, ¼ drachm, or 15 drops.
Water, 5 drachms.

TEST FOR SILVER.
24 grains Nitrate of Silver.
30 drops Nitric Acid.
1 ounce Water.

The above tests should conform with Diameter, Thickness and Weight, tests used at Mint.

Current Values of Foreign Gold, Silver, and Bank Notes— Monthly (subject to fluctuations)

ESTABLISHED 1878

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IN ALL PARTS OF
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J. LEHRENKRAUSS & SONS

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FOREIGN MONEY

LETTERS OF CREDIT

...Official Steamship Ticket Agents for Practically all Important Ocean Lines...

UNITED STATES.

GOLD.	
California Quintuple Eagle	\$70-100
Double Eagle	20 00
Eagle	10 00
Half Eagle	5 00
Quarter Eagle	2 50
Three Dollars	3 50
One Dollar	1 70

SILVER.	
Subsidiary mutilated Silver, per oz....nominal	\$0 45
Standard Silver Dollars.	Par
Trade Dollars....nominal	60
Half Dollar	50
Quarter Dollar	25
Twenty Cents	20
Dime	10
Half Dime	05
Three Cents	03
Lafayette Dollars	2 00
Phil. Is. Notes and Silver, small, per \$1....	40
Panama, Silver, per \$1.	45
Porto Rico, Bank Notes, per \$1	95

AUSTRIA.

GOLD.	
Quadruple Ducat	\$8 80
One Ducat	2 20
4 Florins (10 Francs)...	1 92
8 Florins (20 Francs)...	3 85
20 Korona	4 00
10 Korona	2 00

SILVER.	
Specie Dollar	\$0 60
One Florin	37
One Korona	19
BANK NOTES.	
1000 Korona	Nominal \$203 00
100 Korona	20 30
50 Korona	10 15
20 Korona	4 06
10 Korona	2 03

BELGIUM.

Gold and Silver same as France.	
NOTES.	
20 Francs	\$3 80
50 Francs	9 50
100 Francs	19 00
500 Francs	95 00
1000 Francs	190 00

BRAZIL.

GOLD.	
20 Milreis	\$10 30
10 Milreis	5 40
SILVER.	
3 Milreis	\$0 40
Milreis	20
500 Reis	10

BANK NOTES.	
1000 Reis	Nominal \$0 25

BRITISH COLONIES.

GOLD.	
Newfoundland, \$2.....	\$1 95
BANK NOTES.	
Australian, £1	\$4 50
\$5.00, British Guiana....	4 75
New Zealand, £1.....	4 50
New Zealand £5.....	23 50
New Zealand, £10.....	45 00
South Africa, £1	4 60
Jamaica, 1 £	4 60
Barbados, \$5	4 75
Trinidad, \$5	4 75

SILVER.	
Straits Settlement (old).	\$0 38
Straits Settlement (new)	27

CANADA.

Bank Notes	90-99 1/2
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SILVER.	
Canada, 50 Cents.....	\$0 48
Canada, 25 Cents.....	24
Canada, 20 Cents.....	19
Canada, 10 Cents.....	09
Canada, 5 Cents.....	04
In lots at 98 1/2 c. per Dollar.	

CENTRAL AND SOUTH AMERICA.

GOLD.	
Doubloon	\$15 50
Half Doubloon	7 75
Pistole	3 87
Half Pistole	1 90
One-Fourth Pistole	95
Four Escudos	7 75
SILVER.	
Eight Reals Nominal	\$0 40
Four Reals Nominal	20
Two Reals Nominal	05
One Real Nominal	03

Guatemala, Nicaragua, Honduras, Salvador.

SILVER.	
Peso	\$0 40
and divisions.	
Ecuador.	
Sucre	\$0 40
and divisions.	

CHILI.

GOLD.	
Doubloon	\$15 50
Pistole	3 87
Escudo (5 Pesos).....	1 80
Doubloon (10 Pesos)....	3 60
Condor (20 Pesos).....	7 20
SILVER.	
Peso	\$0 35
and divisions.	

BANK NOTES.	
1 Peso	\$0 15

PERU.

GOLD.	
Doubloon	\$15 50
Pistole	3 85
Five Sols	4 75
Twenty Sols	19 10
Libra	4 80
SILVER.	
One Sol	Nominal \$0 40
One-half Sol	20
One-fifth Sol	07
One-tenth Sol	03

VENEZUELA.

Gold, per Peso.....	\$0 90-95
Silver, per Peso.....	35
ARGENTINE REPUBLIC.	
Bank Notes, per Peso...	\$0 88
Gold, per Peso.....	90-95
Silver, per Peso.....	35

BOLIVIA.

Gold (Doubloon)	\$15 25
Silver, per Peso.....	35
URUQUAY.	
Bank Notes	50
Silver, per Peso.....	40

CHINA—HONG KONG.

BANK NOTES.	
\$5	\$2 25

COLOMBIA.

Bank Notes	Worthless
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GOLD.	
Double Condor	\$19 15
Condor	9 55

SILVER.	
Peso	\$0 40
and divisions.	

COSTA RICA.

GOLD.	
10 Pesos	\$8 30
5 Pesos	4 15
2 Pesos	1 66
1 Peso	83
Doubloon	14 11
1/2 Doubloon	7 55
1/4 Doubloon	3 52
1/8 Doubloon	1 76
1/16 Doubloon	88
20 Colons	9 80
10 Colons	4 65
5 Colons	2 37
2 Colons	93

ENGLAND.

GOLD.	
Five Sovereigns	\$24 25
One Sovereign	4 85
Half Sovereign	2 42
One Guinea	6 00
Half Guinea	3 00

SILVER.	
Crown	\$1 20
Half Crown	60
Two Shillings, or 1 Florin	48
One Shilling	24
Sixpence	12
Four Pence	08
Three Pence	05
Two Pence	04
Per £	4 82

BANK NOTES.	
£5	\$24 25
£10	48 50
£20	97 00
£50	242 50
£100	485 00
Irish	4 85
Scotch	4 85

EGYPT.

Bank Notes, per £.....	\$4 80
Gold (Sequin)	4 80
Silver (20 Piaster).....	80-85

FINLAND.

GOLD.	
20 Markkaa	\$3 84
10 Markkaa	1 92

SILVER.	
2 Markkaa	\$0 36
1 Markkaa	18
50 Penni	06
25 Penni	03

BANK NOTES.	
1000 Markkaa	\$190 00
500 Markkaa	95 00
100 Markkaa	19 00
20 Markkaa	3 80
5 Markkaa	95

FRANCE.

GOLD.	
100 Franc Piece.....	\$19 25
Louis d'Or	4 50
Five Francs	96

Ten Francs	1 92
Twenty Francs	3 84
SILVER.	
Five Francs	\$0 95
Two Francs	36
One Franc	18
Half Franc, 50 Centimes	09
Twenty Centimes	03

BANK NOTES.	
50 Francs	\$9 62
100 Francs	19 25
500 Francs	96 25
1000 Francs	192 50

GERMANY.

GOLD.

Twenty Marks	\$4 73
Ten Marks	2 36
Five Marks	1 18
Ten Thalers	7 80
Five Thalers	3 90
Two and a Half Thalers	1 95
Fred. d'Or	3 90
Double Fred. d'Or	7 80
Caroline	4 75
Ducat	2 20
Five Guilders	1 95
Quintuple Ducat	11 00

SILVER.

Five Marks	\$1 15
Two Marks	46
One Mark	23
50 Pfennig (½ Mark)	11
10 Pfennig	02
5 Pfennig	01
Thaler (called)	
Double Thaler (called)	
Double Guilder (called)	

In lots, 23¼ per Mark.

BANK NOTES.

5 Marks	\$1 18
10 Marks	2 36
20 Marks	4 73
50 Marks	11 80
100 Marks	23 60
500 Marks	118 00
1000 Marks	236 00

GREECE.

GOLD.

Twenty Drachmas	\$3 85
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SILVER.

Five Drachmas	\$0 90
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HOLLAND.

GOLD.

Ten Guilders	\$3 90
Five Guilders	1 07

SILVER.

8 Guilders	\$1 14
2½ Guilders	95
1 Guilder	38
Rix Dollar	80

BANK NOTES.

10 Guilders	\$4 00
50 Guilders	20 00
100 Guilders	40 00
300 Guilders	120 00
1000 Guilders	400 00

INDIA.

GOLD.

Mohur	\$7 10
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SILVER.

One Rupee	\$0 25
Half Rupee	10
Quarter Rupee	06

BANK NOTES.

5 Rupees	\$1 30
10 Rupees	2 80
20 Rupees	5 60
100 Rupees	29 00

ITALY.

GOLD.

100 Lire	\$19 25
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and divisions.

SILVER.

5 Lire	\$0 92
2 Lire	36
1 Lire	18
One-half Lire	09

BANK NOTES.		Nominal
5 Lire		\$0 96
10 Lire		1 93
20 Lire		3 86
50 Lire		9 65
100 Lire		19 30
500 Lire		96 50
1000 Lire		193 00

JAPAN.

GOLD.

5 Yen (new)	\$2 47
20 Yen "	9 90

SILVER.

5 Sen (new)	\$0 62
50 Sen "	25

NOTES.

1 Yen	\$0 45
10 Yen	4 50
100 Yen	45 00

MEXICO.

GOLD.

Doubloon	\$15 52
Half Doubloon	7 75
Quarter Doubloon	3 85
Sixteenth Doubloon	95
Twenty Pesos (old issue)	19 50
Ten Pesos " "	9 75
Five Pesos " "	4 87
Two and one-half Pesos	2 43
Twenty Pesos (new issue)	9 75
Ten Pesos " "	4 87
Five Pesos " "	2 43
Two and one-half Pesos	1 21

SILVER.

One Peso	\$0 45
Mexican Sun Dollar	45
Maximilian Dollar	44
Half Mexican	20
Quarter Mexican	10
Tenth Mexican	03
Bank Notes (Banco Nacional)	45
Bank Notes (outside banks)	44

PORTUGAL.

GOLD.

Crown	\$10 50
Half Crown, 5 Milreis	5 25
Fifth Crown, 2 Milreis	2 10
Tenth Crown, 1 Milreis	1 05

SILVER.

300 Reis	\$0 40
200 Reis	16
100 Reis	08
50 Reis	04

BANK NOTES.

500 Reis	\$0 45
1000 Reis	90
2500 Reis	2 25
5000 Reis	4 50
10000 Reis	9 00
20000 Reis	18 00
50000 Reis	45 00
100000 Reis	90 00

ROUMANIA.

Gold same as France.

NOTES.

20 Lei	\$3 74
100 Lei	13 70
1000 Lei	187 00

RUSSIA AND POLAND.

GOLD.

Six Rubles, Platina	\$4 60
Five Rubles, Gold, old	3 85
Fifteen Rubles	7 70
Seven and a Half Rubles	3 85
Ten Rubles	5 10
Five Rubles	2 55

SILVER.

One Ruble	\$0 47
One-half Ruble	22
25 Kopecs	09
20 Kopecs	07
15 Kopecs	05
10 Kopecs	03

BANK NOTES.		Nominal
1 Ruble		\$0 51
3 Rubles		1 53
5 Rubles		2 55
10 Rubles		5 10
25 Rubles		12 75
100 Rubles		51 00
500 Rubles		255 00

SPAIN.

GOLD.

Doubloon	\$15 52
Half Doubloon	7 75
Four Piasters	8 89
Pistole	8 89
Half Pistole	1 94
Quarter Pistole	97
25 Pesetas	4 78

SILVER.

Spanish Pillar Dollar	\$0 40
Half Spanish Dollar	20
Spanish Quarters, new	12
Five Pesetas	65
Twenty Reals	40
Pistareen	05
Half Pistareen	02

BANK NOTES.

1000 Pesetas	\$160 00
500 Pesetas	80 00
100 Pesetas	16 00
50 Pesetas	8 00
25 Pesetas	4 00

SWITZERLAND.

Gold same as France.

SILVER.

5 Francs	\$0 90
2 Francs	36
1 Franc	18

NOTES.

50 Francs	\$9 50
100 Francs	19 00
500 Francs	95 00
1000 Francs	190 00

SWEDEN, NORWAY AND DENMARK.

GOLD.

Twenty Kroners	\$5 20
Ten Kroners	2 60
Ducat	2 20

SILVER.

Specie Dollar (called in)	
One Rigsdaler (called in)	
One Kronor	\$0 25
One-half Kronor	12
One-quarter Kronor	06
One-tenth Kronor	02

In lots, 25½ per Kronor.

BANK NOTES.

1 Kronor	\$0 25
5 Kronors	1 32
10 Kronors	2 65
50 Kronors	13 25
100 Kronors	26 50
500 Kronors	132 50
1000 Kronors	265 00

TURKEY.

GOLD.

500 Piasters	\$21 90
250 Piasters	10 95
100 Piasters	4 38
50 Piasters	2 19
25 Piasters	1 09

SILVER.

20 Piasters	\$0 40
10 Piasters	20
5 Piasters	10
2 Piasters	04
1 Piaster	02

NOTES.

Trk. £1	\$4 00
Trk. £5	21 00
Trk. £20	86 00
Trk. £100	430 00
Issued by the Imperial Ottoman Bank.	

Stolen United States Bonds

Registered Bonds of the following Acts, numbers and denominations are caveated upon the books of the Treasury Department on April 1, 1909, viz.:

Act of June 7, 1836, Spanish Indemnity Certificate.

\$76.34—73.
\$189.70—614.
\$37.68—729.
\$1,062.44—1124.

Act of January 28, 1847.

\$200 each—1620 1710 2132 2270 2271 2455.
\$300 each—1257 1697 1698 1699.
\$500 each—2987 3085.
\$1,000 each—7422 7598 7599 8430.
\$5,000 each—3044.

Act of February 8, 1861.

\$1,000 each—43 44 2749 5221 6125.
\$5,000 each—2280.

Act of March 2, 1861—Oregon War.

\$50 each—270.
\$100 each—276 682.
\$500 each—1089.

Act of July 17, 1861.

\$50 each—1267.
\$100 each—30 31 888 5928 5930 6451.
\$500 each—933 1394 1867 4303.
\$1,000 each—2463 2533 6833 6861 8081 8713
9102 11429 18114 20341 23670 26541 26542 26543
26544 29278 29413 29414 30259 30260 36901.

\$5,000 each—6195 8438 8761 10860.
\$10,000 each—9276 to 9279 and 9282 to 9295
11138 11452 12800.

Act of July 17, 1861, Continued at 3½ Per Cent.

\$100 each—14457 16232.
\$500 each—10472 10915.
\$1,000 each—50879 50880 54259 54260 54261
54262 54545 54546 54547.
\$5,000 each—17254.
\$10,000 each—35208.

Act of February 25, 1862.

\$50 each—1177.
\$100 each—1299 1749 1750 2787 3547 3549 4627
4931 5021 5168 5169 5170 6029 6030 6662 6663
7527 7528 8397 9500 14113 14114 14201.

\$500 each—375 1273 3460 4323 7636 7921 8051
8430.

\$1,000 each—2633 2634 3310 5893 9023 9024
9025 9026 9027 9028 12110 12111 14243 20320
20321 20322 20323 20324 20325 20326 20327 20377
20378 23429 23430 23431 23559 23560 24150 26490
26491 26492 26493 27666 27780 27781 27782 32721
32832 33192 33324 34814 34815 37910.

\$5,000 each—323 1635 3796 9587.
\$10,000 each—318 12813.

Act of March 3, 1863.

\$50 each—99.
\$100 each—3460.
\$500 each—388 389.
\$1,000 each—234 235 236 3066 9541 9542 9543
9544 10185 10896.
\$10,000 each—4605 4606.

Act of March 3, 1864, 10-40's.

\$50 each—960.
\$100 each—1582 1583 1584 1585 7405 8977 8978
10794 10795 10796.

\$500 each—5834.
\$1,000 each—1785 2493 13247 13248 16109.
\$5,000 each—6329 7696 7697.
\$10,000 each—8744 to 8763 inclusive, 11658
18903 to 18942 inclusive.

Central Pacific Railroad, 1869's.

\$1,000 each—2837.

Central Pacific Railroad, 1868's.

\$1,000 each—959.
\$5,000 each—310.

Central Branch Union Pacific Railroad, 1867's.

\$1,000 each—532.

Union Pacific Railroad, 1868's.

\$5,000 each—1465.
\$10,000 each—1864.

Act of June 30, 1864.

\$100 each—1502 1503 1504.
\$500 each—709 1699.
\$1,000 each—4143 4144 7813 7814 7815 7816
8801 10450.
\$5,000 each—2275.

Act of March 3, 1865 May and November.

\$100 each—389 390 2405 2406 4738.
\$500 each—839 871 2998 3719.
\$1,000 each—645 646 798 2544 3579 7842 7846
13836 13837.

Act of March 3, 1865—July, 1865, Consols.

\$50 each—1211 1212 1242 1244 1245 1246.
\$100 each—946 1008 2383 2384 2385 2619 12229
12231 13767 13768 13769 13774 14256 14288 15604
15605 15692 15693 15694.
\$500 each—1905 1906 1985 2047 7013 8597 8598
8646.
\$1,000 each—1293 3489 6331 14372 16331 16332
16959 16960 17004 17005 18878 18879 18880 20033
22436 22437 22438 22439 22440 22441 22442 22443
22444 22445 22446 22447 22448 22449 25234 25235
28157 28158 30517 30690 31021 31303 31304 36717
\$5,000 each—461 2667 2668 4987.

Act of March 3, 1865—1867, Consols.

\$50 each—353 2444 2654.
\$100 each—588 589 590 591 1445 2751 2752
2753 2776 2777 3528 6687 7323 7324 8392 8393
14722 14723 15391 16069 16071 20801 22261 22262
22263 22264.
\$500 each—999 1968 1982 3515 3964 4914 5162
5347 6255 6256 6257 6258 7102 8208 8255 9446
9788 10854.
\$1,000 each—3357 3358 5959 11103 11104 11105
11624 11646 11654 12208 12211 12214 12215 12506
12689 12690 12691 14316 14317 14318 14319 14320
14321 14322 14323 14324 14325 16413 18937 18938
23830 23831 23832 23833 30748 33463 36642 42500
\$5,000 each—182 503 12236.

Act of March 3, 1865—1868, Consols.

\$500 each—355 1291 1313 1518 1527 1748.
\$1,000 each—1062 1297 1288 2828 4772 4777
4846 4847 5558 5561 5868.
\$5,000 each—1280 1299.
\$10,000 each—204 206 207 208 209 225.
Act of July 14, 1870 5 Per Cent. Funded Loan.
\$50 each—2027.
\$100 each—792.
\$500 each—4203.
\$1,000 each—871 3248 4711 4712 17880 17881.

STOLEN UNITED STATES BONDS—Continued

\$5,000 each—12194.

\$10,000 each—13486 to 13495 inclusive, 18038 18081.

\$50,000 each—165 166 643 644 645 646 737 738.

*Act of July 14, 1870, 5 Per Cent. Funded Loan,**Continued at 3½ Per Cent.*

\$100 each—8010 8011 8587.

\$500 each—3846 4074 5602.

\$1,000 each—17434.

Act of July 14, 1870, 4½ Per Cent. Funded Loan.

\$50 each—144 2235.

\$100 each—2566	2567	2573	2574	8583	13657
14388	14389	14390	14548	14549	16328
17592	18051	18052	18053	18054	21351
23466	23467	28078	32887	32888	33349.

\$500 each—319	680	3462	3585	3586	4846	6823
7283	7392	7460	7728	8079	8301	11510
11597.						

\$1,000 each—3976	3977	3978	5566	14327	16884
19820	19821	21161			

\$5,000 each—9733.

Act of July 14, 1870, 4 Per Cent. Funded Loan.

\$50 each—1147	2148	3041	3074	3123	3681	4611
8575	9636	9709	10729	11140	11189	11581
14296	15645	16092	16257	16281	17617	20164
20283	20292	22222	22860	23468	25892	26737
26754	28317	28546	29164	32529.		

\$100 each—330	331	24	2562	2924	2925	3211
4542	4543	4557	8868	8869	8870	8871
10058	10060	10820	10821	10822	10823	12473
12474	12475	12476	13624	13625	14259	14260
14439	14649	14789	14790	16036	16344	16345
21438	21554	22374	23125	25147	25148	25280
25973	26331	26786	28507	28508	28509	28510
33396	33397	35697	35766	35767	35768	35769
37515	39683	39684	40162	40163	40164	40165
40166	40729	40730	40731	40732	41010	41011
42283	43485	43486	43487	44769	44803	44807
45176	45369	45370	45372	45373	45606	46241
47857	48610	48611	48612	50571	50572	52442
54297	54482	54685	55115	55116	58273	58274
58850	60272	63202	63944	63945	65662	68449
68450	71011	71012	71013	71014	71015	71016
71017	71018	73360	73361	73362	74349	77898
78183	80016	80859	80860	83867	83868	83869
83870	86626	86627	86628	89187	89188	89336
89337	89338	90341	90342	91288	93293	93425
93426	94560	94708	97882	97883	98903	98904
98905	99044	99045	99046	99047	100770	101010
101241	101242	101243	101244	104256	104635	104636
105255	105621	105791	105792	106592	106935	106936
107099	107190	107192	107193	110208	111415	116607
116666	116667	117355	118276	118283	120636	120759
122086	122256	122257	122290	122291	122292	122293
124516	124517	124518	125009	125010	125011	126322
126432	126433	130607	131488	131592	131593	136842
137203	137206	137207	137208	137209	139067	139068
139069	139070	139173	139174	139175	139176	140470
141198	141406	141694	143766	144647	144648	144738
144739	149680	149681	151069	155905	155906	155907
157028	157029	159221	159222	159503	159504	160210
160211	163597	163598	163616	163718	164443	164444
166319	166320	166321	167627	168792	177933	179445
182268	183314	183315	183316	185820	185821	187543
189689	189690	189691	190030	192282	193485	193486
193487	193488	197063	197064	197065	197066	198375
198376	198709	203434	203435.			

\$500 each—2114	2871	2872	3988	6619	7252	7949
8286	10871	11343	12927	12959	13249	13479
13700	13827	14261	14268	14284	16740	16741
16826	16827	16828	16829	17253	18810	18811
19339	19959	20743	22125	22559	23016	23734
24270	25071	26128	26656	26985	27101	27444
29302	30236	32572	34285	34897	36028	36072
36156	36241	37450	37484	38076	39008	40142
41099	41633	41639	41642	41825	42741	42846
43893	45716	51641	53224	53466	53467	53468
53469	53470	53471	53472	53473	54623	57413
57465	58001	61041	61511	61512	63320	63413
63414	63769	66063	66308	68426	69094	69168
69169	69170	69171	69172	69173	69174	69175
70217	72510	72511	72512	72513	72514	72515
72543	73197	76390	78717	80815	83164	85933
89480	89895					

\$1000 each—632	1907	1908	1909	1910	1911	1912
6092	6093	6094	9104	10663	10664	11457
13646	13832	14275	14276	14277	14278	15809
16506	16795	21147	21353	22099	22259	24487
24923	24924	24925	25094	25095	25096	25097
25098	25099	26403	29800	29801	29802	29821
29822	29823	29824	29825	29826	29827	29828
29829	29830	29831	29832	29833	29834	

33561	35293	36358	38531	41157	42405	42695	43595
44578	45032	45061	47563	51529	52357	52858	52859
55593	55594	56520	60980	62758	62759	62760	66028
67010	68519	68520	68830	69048	69049	72420	72421
73184	77463	78575	81567	81670	81671	81954	81955
81956	81957	85006	87000	90433	90434	90435	90436
90437	90438	90439	90440	90441	90444	90445	90446
90447	90448	90449	90450	90451	90452	90453	90454
90455	90456	90457	93331	93332	93333	93334	98375
99034	100180	103796	106898	107523	112196	112197	
114829	114830	115400	115578	118673	118674	120686	
124619	125607	126182	131629	136779	145189	179103	
193072	193073	193074	199345	199346	199347	199348	
199495	211356	211456	214721	214722	214723	220327	
220328	220329	221427.					

\$5000 each—4927	7599	10645	14058	16720	17182
18267	19057	19109	21998	31242	34970
34973	36780	36731	36732	36733	36734
36735	36736	36737	36738	36739	39359
43791	46725	47214.			

\$10,000 each—1971	to 2000	inclusive,	2883	10307
32991	54290	59167	82646	100076
107284.				

Act of July 12, 1882, 3 Per Cent.

\$50 each—Original Nos. 688 to 696, inclusive.

\$100 each—Original Nos.	1949	2790	4537	4538
4539	4540	4668	5299.	

\$500 each—Original No. 2013.

\$1,000 each—Original Nos. 16216 18647 18648.

Act of January 14, 1875, 5 Per Cent. of 1904.

\$50 each—Original No. 537.

\$100 each—Original Nos.	11933	11934	11935
11936	11937.		

\$1,000 each—Original Nos.	20497	20498	20753
20754	20755	20756	20839.

Act of January 14, 1875, 4 Per Cent. of 1925.

\$100 each—1646 5136.

\$500 each—Original No. 1704.

\$1,000 each—Original Nos.	10086	19155	28989
28990.			

Act of June 13, 1898, 3 Per Cent.

\$20 each—Original Nos.	613	827	828	1673	1674
1675	1899	2079	2080	2081	2082
2083	2084	2085	2086	2087	2088
2089	3420	6210	6211	6212	6487
6488	6489	6683	7896	7897	8013
8014	8325	8826	9429	9520	9521
9522	10346	10347	10348	12699	13065
13066	13067	13068	13069	13070	13628
13861	13862	13863.			

\$100 each—Original Nos.	1180	1227	2603	2604
3888	4788	4789	4790	4791
4839	4840	4841	7627	8267
8268	8340	8341	9038	9039
10001	10393	11249	11250	12288
12762	12778	12823	12824	12825
12826	12827	13987	14076	14571
14572	14573	14574	14575	14576
14577	14578	15903	15904	15905
16281	16297	16298	16299	16300
16301	18134	18135	18136	18137
19160	19209	19210	19211	19998
20196	20623	21504	21523	21880
to 21884	22381	to 22383	24820	24821
24822	25430	25431	25432	25433
25434	25435	26545	26576	26925
28073	28074	28256	28290	29253
29254	29484	29971	29972	

Portraits and Vignettes on all the Series of United States Notes, Treasury Notes, Silver Certificates and Gold Certificates issued by the United States Government.

UNITED STATES NOTES.

- \$1.—Portrait of Chase on 1862 and 1863.
- 1.—Portrait of Washington on 1869, 1874, 1875, 1878 and 1880.
- 2.—Portrait of Hamilton on 1862 and 1863.
- 2.—Portrait of Jefferson on 1869, 1874, 1875, 1878 and 1880.
- 5.—Portrait of Hamilton on 1861 (Demand), 1862 and 1863.
- 5.—Portrait of Jackson on 1869, 1875, 1878, 1880 and 1907.
- 10.—Portrait of Lincoln on 1861 (Demand), 1862 and 1863.
- 10.—Portrait of Webster on 1869, 1875, 1878 and 1880.
- 10.—Portrait of Lewis & Clark, Vignette of Buffalo, on 1901.
- 20.—Vignette of Liberty on 1861 (Demand), 1862 and 1863.
- 20.—Portrait of Hamilton on 1869, 1875, 1878 and 1880.
- 50.—Portrait of Hamilton on 1862 and 1863.
- 50.—Portrait of Clay on 1869 and 1874.
- 50.—Portrait of Franklin on 1874, 1878 and 1880.
- 100.—Vignette of Eagle on 1862 and 1863.
- 100.—Portrait of Lincoln on 1869, 1875, 1878 and 1880.
- 500.—Portrait of Gallatin on 1862 and 1863.
- 500.—Portrait of Adams on 1869.
- 500.—Portrait of Mansfield on 1874, 1875, 1878 and 1880.
- 1000.—Portrait of Morris on 1862 and 1863.
- 1000.—Portrait of Clinton on 1869, 1875, 1878 and 1880.
- 5000.—Portrait of Madison on 1869, 1875 and 1880.
- 10000.—Portrait of Jackson on 1869, 1875 and 1880.

TREASURY NOTES.

- \$1.—Portrait of Stanton on 1890 and 1891.
- 2.—Portrait of McPherson on 1890 and 1891.
- 5.—Portrait of Thomas on 1890 and 1891.
- 10.—Portrait of Sheridan on 1890 and 1891.
- 20.—Portrait of Marshall on 1890 and 1891.
- 50.—Portrait of Seward on 1891.
- 100.—Portrait of Farragut on 1890 and 1891.
- 500.—Portrait of Sherman on 1891.
- 1000.—Portrait of Meade on 1890 and 1891.

There were none issued of 1890 on \$50 and \$100.

SILVER CERTIFICATES.

- \$1.—Portrait of Martha Washington on 1886 and 1891.
- 1.—Allegorical (Martha and George Washington on back) on 1896.
- 1.—Vignette of Eagle on 1899.
- 2.—Portrait of Hancock on 1886.
- 2.—Portrait of Windom on 1891.
- 2.—Allegorical (Fulton and Morse on back) on 1896.
- 2.—Portrait of Washington on 1899.
- 5.—Portrait of Grant on 1886 and 1891.
- 5.—Allegorical (Grant and Sherman on back) on 1896.
- 5.—Vignette of Indian (Onepapa) on 1899.
- 10.—Portrait of Morris on 1880.
- 10.—Portrait of Hendricks on 1886, 1891 and 1908.
- 20.—Portrait of Decatur on 1880.
- 20.—Portrait of Manning on 1886 and 1891.
- 50.—Portrait of Everett on 1880.
- 100.—Portrait of Monroe on 1880 and 1891.
- 500.—Portrait of Sumner on 1880.
- 1000.—Portrait of Marcy on 1880 and 1891.

Only one package of 1,000 sheets, four notes to a sheet, were printed, making an amount of \$4,000,000.

GOLD CERTIFICATES.

- \$10.—Portrait of Hillegas on 1907.
- 20.—Portrait of Garfield on 1882.
- 20.—Portrait of Washington on 1906.
- 50.—Portrait of Wright on 1882.
- 100.—Portrait of Benton on 1882.
- 500.—Portrait of Lincoln on 1882.
- 1000.—Portrait of Hamilton on 1882.
- 1000.—Portrait of Hamilton on 1907.
- 5,000.—Portrait of Madison on 1882.
- 10000.—Portrait of Jackson on 1888.

Dominion of Canada

DEPARTMENT OF FINANCE

Minister of Finance and Receiver-General.....	Hon. William Stevens Fielding
Deputy of the Minister of Finance and Receiver-General.....	T. Cooper Boville
Comptroller of the Currency.....	Lt.-Colonel Fred. Toller
Assistant Receiver-General, Toronto, Ont.....	D. Creighton
Assistant Receiver-General, Montreal, Que.....	The City and District Savings Bank
Assistant Receiver-General, Halifax, N. S.....	Isaac N. Mathers
Assistant Receiver-General, St. John, N. B.....	H. D. McLeod
Assistant Receiver-General, Charlottetown, P. E. I.....	Percy Pope
Assistant Receiver-General, Winnipeg, Man.....	H. M. Drummond
Assistant Receiver-General, Victoria, B. C.....	J. H. MacLaughlin

CANADIAN CURRENCY

The system of paper money of Canada is similar to that of the United States, consisting of Dominion of Canada notes, which now amount to \$60,000,000, while the note circulation of the different banks amount to about \$75,000,000, the whole volume being subject to contraction or expansion, as circumstances may warrant.

PROVINCE OF CANADA—Bills: \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, \$1,000—recalled from circulation.

DOMINION OF CANADA—Scrip, 25 cents. Bills: \$1, \$2, \$4, \$50, \$100, \$500, \$1,000, \$5,000.

DOMINION OF CANADA—\$5.00, \$10.00, \$20.00—retiring.

Some issues of "Dominion of Canada" Bills are printed on the back "Payable at Toronto, Montreal, St. John, Halifax, Winnipeg, Charlottetown, or Victoria," but later issues have engraved, through the center of the green or brown printed design on the back, the words "DOMINION OF CANADA," and are redeemed by any of the Assistant Receivers-General throughout the Dominion.

Newfoundland is not in the Dominion of Canada, but all other Bills of Banks in the Dominion are now received at par in all portions of the Dominion, but subject to a discount by Brokers in the United States, the highest rates prevailing in the winter months and at points most distant from place of issue or redemption.

THE NATIONAL COUNTERFEIT DETECTOR, on the following page, gives a list of Parent Banks in business in the Dominion of Canada for the protection of all its subscribers from doubtful, broken and worthless institutions, which previously existed in the Provinces, their bills being still in circulation and used by dishonest persons. These parent banks have branches in other sections of Canada, and bills of smaller denominations than fives were formerly issued.

Banks Merged Into Other Banks

Commercial Bank of Canada, merged into the Merchants' Bank of Canada, Montreal. Bills of the former redeemed by the latter.

Commercial Bank of Windsor, Windsor, N. S., merged with Union Bank of Halifax, N. S.

Crown Bank of Toronto, Ont., merged with the Northern Bank, Winnipeg, Man., under name of Northern Crown Bank.

Gore Bank of Niagara, Hamilton, Ont., merged into the Canadian Bank of Commerce, Toronto, Ont. Bills of the former redeemed by the latter.

Halifax Banking Co., Halifax, is now Canadian Bank of Commerce.

La Banque Jacques Cartier, Montreal, is now La Banque Provinciale du Canada, Montreal.

Merchants' Bank of Prince Edward Island, Charlottetown, P. E. I., is now the Canadian Bank of Commerce, Toronto, Ont.

Merchants' Bank of Halifax, N. S., changed name to the Royal Bank of Canada.

Niagara District Bank, St. Catherine's Ont., merged into Imperial Bank of Canada, Toronto, Ont. Bills of the former redeemed by the latter.

Northern Bank, Winnipeg, Man., merged with Crown Bank under name of Northern Crown Bank.

Ontario Bank, Toronto, Ont; Bank of Montreal, Acting Agents.

People's Bank of New Brunswick, Fredericton, N. B., is now the Bank of Montreal, Montreal, P. Q.

People's Bank of Halifax is now Bank of Montreal, Montreal.

Sovereign Bank of Canada, Montreal, P. Q., chartered in 1901. The obligations and a majority of branches were taken over by a dozen other chartered banks.

St. Lawrence Bank, Toronto, Ont., merged into the Standard Bank, Toronto, Ont. Bills of the former redeemed by the latter.

Union Bank of Prince Edward Island, Charlottetown, P. E. I., merged Oct. 3, 1883, into Bank of Nova Scotia, Halifax, N. S. Bills of former redeemed by latter.

Western Bank of Canada, merged with the Standard Bank.

Chartered Banks in the Dominion of Canada

Following is a list of chartered banks in the Dominion of Canada and the counterfeit bills on same are shown by denomination:

ONTARIO

Head Office.	Name.	Bills Counterfeited.
Hamilton.....	BANK OF HAMILTON.....	
Oshawa.....	WESTERN BANK OF CANADA (See Page 57).....	
Ottawa.....	BANK OF OTTAWA.....	
Toronto.....	BANK OF NOVA SCOTIA (See Halifax).....	\$5
"	BANK OF TORONTO.....	\$5, \$10
"	CANADIAN BANK OF COMMERCE.....	\$5, \$10
"	DOMINION BANK	\$5, \$10
"	FARMERS' BANK OF CANADA (Since 1906).....	\$5, \$10
"	HOME BANK OF CANADA.....	
"	IMPERIAL BANK OF CANADA.....	\$10
"	METROPOLITAN BANK (Since 1902).....	
"	NORTHERN CROWN BANK (See Page 57).....	
"	ONTARIO BANK (See Page 57).....	\$10
"	SOVEREIGN BANK OF CANADA (See Page 57).....	
"	STANDARD BANK OF CANADA.....	\$10
"	STERLING BANK OF CANADA.....	
"	TRADERS' BANK OF CANADA.....	\$5
"	UNITED EMPIRE BANK OF CANADA.....	

QUEBEC

Montreal.....	BANK OF BRITISH NORTH AMERICA.....	\$5, \$10
"	BANK OF MONTREAL.....	\$5, \$10
"	LA BANQUE D'HOCHELAGA.....	
"	LA BANQUE DU PEUPLE (See Page 59).....	\$5
"	LA BANQUE PROVINCIALE DU CANADA.....	
"	MERCHANTS' BANK OF CANADA.....	\$10
"	MOLSON'S BANK	\$5, \$10
"	ROYAL BANK OF CANADA (See Halifax).....	
Quebec.....	LA BANQUE NATIONALE.....	\$10
"	QUEBEC BANK	\$5, \$10
"	UNION BANK OF CANADA.....	
Sherbrooke.....	EASTERN TOWNSHIPS BANK.....	\$20
St. Hyacinthe.....	LA BANQUE DE ST. HYACINTHE.....	
St. Johns.....	LA BANQUE DE ST. JEAN (See Page 59).....	

Since July 1, 1881, no banks in this province or in Ontario have been permitted to issue any bills of other denominations than Five Dollars and their multiples, which makes it obligatory on the banks to retire all their Six and Seven-Dollar Bills from circulation, as well as bills smaller than \$5.

NOVA SCOTIA

Halifax.....	BANK OF NOVA SCOTIA (Executive Offices, Toronto, Ont.)...	\$5
"	MERCHANTS BANK OF HALIFAX (See Page 57).....	\$10
"	ROYAL BANK OF CANADA (Executive Offices, Montreal, P. Q.)	
"	UNION BANK OF HALIFAX.....	

NEW BRUNSWICK

Fredericton.....	PEOPLE'S BANK OF N. B. (See Page 57).....	\$10
St. John.....	BANK OF NEW BRUNSWICK.....	
St. Stephen.....	ST. STEPHEN'S BANK	

MANITOBA

Winnipeg.....	NORTHERN CROWN BANK (See Page 57).....	
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Other Bank Bills Redeemable

Bank of Yarmouth, Yarmouth, N. S.....	Bills are redeemable
Commercial Bank of Manitoba, Winnipeg, Man.....	" " "
Exchange Bank of Yarmouth, Yarmouth, N. S.....	" " "
La Banque du Peuple, Montreal, P. Q.....	" " "
La Banque de St. Hyacinthe, St. Hyacinthe, P. Q.....	" " "
La Banque de St. Jean, St. Johns, P. Q.....	" " "
La Banque Ville Marie, Montreal, P. Q.....	" " "
Ontario Bank, Toronto, Ont.....	" " "
Sovereign Bank of Canada, Toronto (see merged banks).....	" " "
Summerside Bank, Summerside, P. E. I.....	" " "

Bills of the banks failed since 1890 are redeemable, by the Canadian Government, from the Redemption Fund, and draw interest from failure up to the time of Government notice of redemption.

Closed Banks—Bills Worthless

- Agricultural Bank of Upper Canada, Toronto, Ont.
 Bank of Arcadia, Liverpool, N. S.
 Bank of Brantford, Brantford, Ont.
 Bank of Canada, Montreal, P. Q.
 Bank of Clifton, Clifton, Ont.
 Bank of Liverpool, Liverpool, N. S.
 Bank of London in Canada, London, Ont. Bank suspended in 1887, wound up 1893.
 Bank of Prince Edward Island, Charlottetown, P. E. I. Final closing up April 28, 1887, and final dividend paid; hence any bills now outstanding are worthless.
 Bank of the People, Toronto, Ont., organized about 1835, under the Scotch banking system, by Sir Francis Hincks and Charles Beaty, of Toronto, withdrew from business in a few years, but redeemed all its outstanding notes. The bill plates were deposited with the Bank of Montreal, Montreal, P. Q.
 Bank of Upper Canada, Toronto, Ont. The bank was in the hands of the Canadian Government as Receiver. The affairs of the bank are wound up, but the billholders can yet get 90 per cent. from the Deputy Minister of Finance at Ottawa.
 Bank of Western Canada, Clifton, Ont. Bank unknown, but bills worthless.
 British-Canadian Bank, Toronto, Ont. Bank never in operation.
 Central Bank of Canada, Toronto, Ont. Suspended in 1887. Bills now worthless.
 Central Bank of New Brunswick, Fredericton, N. B. The bills of the Central Bank are worthless, for the time of redemption expired in January, 1882.
 Charlotte County Bank, St. Andrews, N. B.
 City Bank Montreal, Montreal, P. Q., merged into the Consolidated Bank of Canada, Montreal, P. Q.
 Colonial Bank of Canada, Toronto, Ont.
 Commercial Bank of New Brunswick, St. John, N. B.
 Commercial Bank of Newfoundland, St. Johns, Newfoundland.
 Consolidated Bank of Canada, Montreal, P. Q. Bills were redeemed at par in Montreal, until during year 1890, but all tens were worthless, having been stolen unsigned, and signatures forged. Since then all bills are worthless.
 Exchange Bank of Canada, Montreal, P. Q. Suspended Sept. 17, 1883. Bills were redeemed at par, but any now outstanding are worthless.
 Farmer's Bank of Rustico, Rustico, P. E. I. Went into voluntary liquidation in 1895-6, and bills redeemed up to year 1900.
 Farmer's Joint Stock Banking Co., Toronto, Ont.
 Federal Bank of Canada, Toronto, Ont. The bills were redeemed at par for about five years, but bank was wound up and bills became worthless in 1893. Some \$10,000 were supposed to be thus left outstanding.
 International Bank of Canada, Toronto, Ont.
 La Banque Ville Marie, Montreal, P. Q.
 Maritime Bank of the Dominion of Canada, St. John, N. B. Bills were redeemed at par, but bank wound up and bills became worthless in 1893.
 Mechanics' Bank, Montreal, P. Q.
 Metropolitan Bank, Montreal, P. Q., went into liquidation about 1876 and redeemed all of its outstanding notes that were presented before the final closing up of the bank's business. In no way connected with the Metropolitan Bank, Toronto, Ont., organized in 1902.
 Pictou Bank, Pictou, N. S. Bank closed, bills worthless.
 Provincial Bank of Canada, Stanstead, P. Q., early established under the Free Bank Act, withdrew from business January, 1864, its notes being redeemed and the securities returned by Government.
 Royal Canadian Bank, Montreal, P. Q., merged into the Consolidated Bank of Canada, Montreal, P. Q.
 Stadacona Bank, Quebec, P. Q. Bills of this bank were redeemed at par until August 1, 1890. Since then bills outstanding are worthless.
 Union Bank of Montreal, Montreal, Que. Bank unknown, but bills worthless.
 Union Bank of Newfoundland, St. Johns, Newfoundland.
 Westmoreland Bank of New Brunswick, Moncton, N. B.
 Zimmerman's Bank, Elgin, Ontario, established in 1854 under the Free Bank Act, became the Chartered Bank of Clifton by Act of Parliament in 1858. The notes of the Zimmerman Bank were redeemed and securities returned by Government.

Counterfeit Canadian Bills

ONES

DOMINION OF CANADA.

1. Portrait of Jacques Cartier, old issue, dated Ottawa, July 1, 1870. Check Letter D. Red numbers. "Payable at Toronto" on back. Upper left end of note not good; white streak extends from ear to chin on side of face which is not found in genuine. Lathe work around 1, right of note, irregular; lines cannot be traced. There are three issues of these counterfeit bills, the difference being principally in the size of the red figures.
1. Portrait of Lady Dufferin. Letter A. "Payable at Montreal." Dated 1st June, 1878. Very poor counterfeit on very soft paper and some numbers in green. Another issue of the counterfeit is on stiff white paper. Portrait and all lathe work very coarse work.
1. Lady Dufferin portrait. Letter A or C. "Payable at Montreal." Date, 1st June, 1878. Another large lot of similar counterfeits to the last above appeared in May, 1899. Paper like the softest kid. Genuine portrait has her right shoulder shaded or dark, but left shoulder is very light. Counterfeit has both shoulders equally shaded and very dark. Letters C and A are confusing. The A (black ink) is just under, and the C (black ink also) is just ahead of, the blue number.
1. Portraits—Aberdeen and wife. Series A. Letters A, B. Dated Ottawa, March 31, 1898. Engraving poor. Lathe work, shading lines about Ottawa and date, and other fine work, very bad. "For Minister of Finance" omitted.
1. Aberdeen issue. Series B. Letter C. Dated Ottawa, March 31, 1898. Light brown ink design about bottom face of note. Photo-mechanical on good paper, and all colors good. Quality of engraved work poor; it is dark, coarse and blotchy, especially in log-rolling scene and in lathe work around large counters "1." Word "Series" hardly legible. Some fine shading lines are solid black. Back better work than face, green ink too light.

BANK OF BRITISH NORTH AMERICA, St. John, N. B.

1. Lithograph, old. "New Brunswick" across end of bill.

BANK OF MONTREAL, Montreal, P. Q.

1. Old. Right upper corner, 1 on ships under full sail. Left upper corner, two Indians and shield.

BANK OF TORONTO, Toronto, Ont.

1. Vignette: Lumberman, axe and log.

UNION BANK OF PRINCE EDWARD ISLAND, Charlottetown, P. E. I.

1. Dated 1st January, 1872. Photograph poorly done. No. 30252. Green letters in ONE and red letters in "Canada Currency" badly printed or painted.
None of the above banks now issue \$1 bills.

TWOS

DOMINION OF CANADA.

2. Portrait of Lord Dufferin. Check letter B. Blue numbers. "Payable at Montreal." Dated June 1st, 1878. Very dangerous. Both face and back of note good. Portrait of Lady Dufferin good, though forehead appears a little too broad or full. Paper fair, but a little harsh and yellowish. Color of blue numbers excellent. On face of bill lathe work in large green figures 2 is poor, and in lower half of each of these figures 2 there are on genuine bill four upright zigzag lines, formed by the peculiar shape or joining of fine lathe work lines, but on counterfeit notes these four engraved zigzag lines are very prominent, and the two centre ones do not touch one another as on genuine. In imprint, "British American Bank Note Co., Montreal," dots over "i's" omitted. Final e in word "Finance" in small print "For Minister of Finance" is larger than other letters.
2. Dufferin issue. Letter C. Red numbers. Payable at Toronto. Dated June 1st, 1878, which date in some cases has been changed. *Some defects in zigzag lines as mentioned in above paragraph.* Dangerous, excepting poor centre vignette of Lord Dufferin, and imitation lathe work in large green 2's. Most all the other work is about as good as some genuine. When vignette of Lord Dufferin is worn this note is very dangerous. Paper fair, but in some cases very good. Color of red numbers on some of these notes is very bad and on others quite fair.
2. Lansdowne issue. Letter B. Dated Ottawa, July 2d, 1887. Has a blurred and indistinct appearance, and green design in centre is off color. Figures used in numbers are only half the size of genuine and printed in purple ink. Under title "Dominion of Canada" the words "Will pay" are very poorly engraved. To the left and under word "Ottawa" (in date line) printed word "Countersigned" over signature is omitted in counterfeit. Words "For Minister of Finance," under signature of J. M. Courtney, are also omitted.
2. Portrait of King Edward. Letter A. Dated Ottawa, July 2d, 1897. Portrait, center vignette and lathe work very poor. Red number too light; lettering fair. Back of note poor. Paper fair.
2. Portrait of King Edward. Letter C. Dated Ottawa, July 2d, 1897. Appears photo-engraved, but poorly done, especially colors. Lathe work is all poor, especially around border and large counter "2" on right end face of note. Shading lines of "Dominion of Canada" are very heavy and poor, also parallel ruling in sky. Paper fair and portrait fair. On back of note words "American Bank Note Company, Ottawa," poorly printed.
2. Portrait of King Edward. Letter D. Dated Ottawa, July 2d, 1897. Poor. Portrait a poor likeness and of very coarse work, especially shading lines on face and forehead and in background. All fine shading lines on note coarse, and lathe work poor. Note has not as good work on it as on a previous issue of letter C, but has better colored black and chocolate inks. Paper thick.

BANK OF MONTREAL, Montreal, Quebec.

2. Vignette: View of Niagara Falls, railcars and bridge.
2. Ottawa Branch. Dated March 1, 1852. Coarse engraving. "Ottawa" in red.

BANK OF TORONTO, Toronto, Ont.

2. Vignette: Shield, Lion and Unicorn.

TWOS—Continued

QUEBEC BANK, Quebec, P. Q.

2. Toronto, Ont., Branch. Old issue, dated 1860.

UNION BANK OF PRINCE EDWARD ISLAND, Charlottetown, P. E. I.

2. Plate A, dated 1st Jan'y, 1872, and numbered differently in blue or green ink. Photo. Large letters in TWO, green or blue inks badly printed or painted; also red letters in "Canada Currency."
2. Letter A. Dated March 1st, 1875. Coarse engraving, similar to an inferior woodcut. Fully one-quarter inch shorter than genuine. "British-American Bank Note Co., Montreal," omitted. Line "Dominion of Canada," over vignette-engraving of dog and safe, is without any shading.

None of the above banks now issue \$2 bills.

FOURS

BANK OF BRITISH NORTH AMERICA.

4. St. John Branch, N. B. Old issue. Photograph, and very pale.

CITY BANK MONTREAL, Montreal, P. Q.

4. Poor counterfeit. Paper poor; inks and lathe work very defective. Bank not in existence.

DOMINION BANK, Toronto, Ont.

4. Old issue. Dated Feb. 1st, 1871. Letter B. There is a white line around the hair portion of Prince Arthur's head, which serves to separate it from background. Cashier's signature, W. H. Holland, Jr., is engraved, while on genuine it is written. Lathe work very irregular.

BANK OF UPPER CANADA, Toronto, Ont.

4. Alterations from notes of failed Bank of Western Canada, Clifton. Words "Western" and "Clifton" are erased, and words "Upper" and "Toronto" substituted. This is done by means of acid, also by pasting.

THE BANK OF TORONTO, Toronto, Ont.

4. Alterations from notes of the failed Colonial Bank of Toronto. Words "Colonial Bank of Canada" are erased and words "Bank of Toronto" substituted.

These are one-dollar notes raised to four by pen and ink additions and changes; are also recolored.

FIVES

BANK OF BRITISH NORTH AMERICA, Montreal, P. Q.

5. Quebec Branch. Very old issue. Dated 22nd Nov., 1871. Check Letter A. Photograph very pale. Very badly printed, especially the green ink.
5. Kingston Branch. Old issue. Dated May 1, 1875. In border of genuine the lines of shading on scrollwork are fine and clear; on counterfeit the shading is omitted. Genuine notes of this issue are numbered from 30001 to 36000 inclusive; counterfeits bear other numbers than those on genuine of this date. Lathe work fair. Very few genuine notes of this date and issue in circulation.
5. Old issue. Letter D. Genuine are dated 3d July, 1877. On counterfeit the date of month is omitted. Imprint of British-American Bank Note Company, Montreal, upper left, border of note, poorly engraved; vignettes badly done. On lower left end Britannia seated has her right hand resting upon shield, the lower rim of which is well defined by a clear *white* line which does not appear on genuine bill. Another counterfeit of this note has appeared, dated 5th July, 1877.

BANK OF MONTREAL, Montreal, Quebec.

5. Old issue. Dated 1858, Sept. 1, and bears in centre TWENTY-FIVE SHILLINGS CY in a large panel; FIVE DOLLARS in lower left of note in a small panel. Date of issue and numbers printed in blue. In upper right and upper left are two small vignettes. Quebec (spelled Quebeck) appears on this counterfeit in three places in blue ink. *There is also a counterfeit on the Ottawa branch, the only difference being the date of issue, and numbers, also Ottawa, are printed in red.* Refuse all bills of this kind.
5. Old counterfeit. Vignette in upper right corner, steamer; left end, cattle.
5. Dated Jan. 2, 1895. Series C and D. Fair wood-cut, but quality of work will not bear close inspection. Lettering and numbering poor. Series C countersigned by N. McLean, D by J. A. Paddon.
5. Fair. Dated January 2, 1895. Portraits of Rt. Hon. Lord Strathcona and Mount Royal, also E. C. Clouston, General Manager, not as lifelike as genuine and poorly engraved. The "V" in centre, also panel lower face of note containing signatures, is a light brown; on genuine they are pale green. Back of note poor. Paper fair quality.
5. Fair. Dated Jan. 2, 1904. Series A. Portraits of Sir Edward Clouston and Sir Edward Drummond are coarse and appear to be sketches of original. Whole bill probably sketch from which a plate was made. Paper thick. General appearance of bill attracts attention. On careful examination, fine lines over heads and faces of portraits appear different, being few and continuous. Lines on coats coarse and roughly cross-lined. Lathe work coarse. Red numbers fair.

BANK OF NOVA SCOTIA, Halifax, N. S.

5. Dated Halifax, July 5, 1877. Letter B. Very rough pen and brush work.

BANK OF TORONTO, Toronto, Ont.

5. Port Hope (Branch) issue. Photo. Letter E. Dated July 1st, 1880. Color is a purple-brown. Green FIVE across lower centre face of bill is painted over with a green water-color. Numbers are painted in red water-color, and letters in PORT HOPE painted in blue ink.
5. Petersburg (Branch). Photo. Only a few of these notes were made; numbers on all 29356. Easily detected on account of their brownish tint.

CANADIAN BANK OF COMMERCE, Toronto, Ont.

5. Old issue. Letter C. Dated May 1st, 1871. Signature of E. J. Smith. Cashier, is heavily printed; on genuine it is written. In oval portrait in centre the Queen's face is turned more to the front than in genuine. Engraving of portrait coarse.

FIVES—Continued

DOMINION BANK, Toronto, Ont.

- 5. Dated 2d Jan., 1900. Letter B. Poor, especially face. Lathe work badly broken. Paper fair.
- 5. Dated Toronto, 2d January, 1900. Poor woodcut production, very crude.
- 5. Dated 2d Jan., 1900. Letter C. Photographic. Poor counterfeit.

FARMERS BANK OF CANADA, Toronto, Ont.

- 5. Check letter C; dated Jan. 2d, 1907; signed W. Seeltie Nesbitt, President, and countersigned T. H. Weir, pro Gen'l Manager. Poor woodcut. Lathe work, front and back, very poor, cannot be traced; numbering very poor; vignette of farm scene on front coarse and scratchy. Imprint of British-American Bank Note Co., Ottawa, bottom of note, hardly legible. Green background on face too light and very poorly printed. Back poorly executed and too dark a green.

LA BANQUE DU PEUPLE, Montreal.

- 5. Pen and ink. Letter A. Portraits very poor. Lathe work surrounding the 5 very poor.

MARITIME BANK OF ST. JOHN, N. B.

- 5. Photo. Letter B. Poor counterfeit. Photographic pen and ink process.

MOLSONS BANK, Montreal, Que.

- 5. Dated Montreal, 2d July, 1901. Check letter A. Poor woodcut. Numbering, lathe work and vignettes poor. Large green 5 and green V on each side of large 5, center of note, coarse and too dark. Signed Wm. Macpherson, President, and countersigned H. R. Jeffrey, pro Gen. Mgr.
- 5. Dated Montreal, July 2, 1901. Check letter B. Signed Wm. M. Macpherson, President, and Elliott, pro Gen. Mgr; also Jeffray, pro Gen. Mgr. Other counterfeits will likely appear, bearing other signatures for pro General Manager. A second issue, bearing Check Letter C, has also appeared.

QUEBEC BANK, Quebec, P. Q.

- 5. Dated 2d July, 1901. Letter II. Blue numbers. Poor. Work on face especially poor.

TRADERS BANK OF CANADA, Toronto, Ont.

- 5. Dated July 2d, 1897. Letter D. Like a photographic production, dull gray in color. Numbers should be in blue; those seen are traced over in red ink.
- 5. Dated Toronto, 2d July, 1897. Check Letter D. Signed C. D. Warren, President, and W. G. Fryans, pro Gen. Mgr. Poor photo-mechanical. Vignette portraits of President and Gen. Manager coarse work, but fair likenesses. Vignette of farm-yard scene in centre scratchy and blurred. Lathe work in counters very poor, also blue numbers. Large green V near each end of note too dark a green, and fine work in body of V cannot be traced. Back poor; lathe work all blurred and color of green too dark. Imprint of British-American Bank Note Co., Montreal, bottom on back, can hardly be deciphered.

UNION BANK OF PRINCE EDWARD ISLAND, Charlottetown, P. E. I.

- 5. Photograph, poorly done. Plate A. Easily detected by faded appearance.

TENS

BANK OF BRITISH NORTH AMERICA, Montreal, P. Q.

- 10. Ottawa Branch, Ottawa, Ont. Photograph, and very poor.

BANK OF MONTREAL, Montreal, P. Q.

- 10. Dated January 2, 1882. Letter D. Very poor. Face and back same design.

BANK OF TORONTO, Toronto, Ont.

- 10. Dated Toronto, 1st June, 1892. Letter D. General appearance, yellow face and red numbers, all colors and paper good. On close inspection Coat of Arms in center of crude finish, lathe work in counters flat and broken. Large letter of "Bank of Toronto" have no line work about them—only solid work. In lower center margin "American Bank Note Co., Ottawa," omitted. Back of note has no linework. Bill a very fine pen or pencil and brush work job, black ink and all colors can be removed by damp sponge.

CANADIAN BANK OF COMMERCE, Toronto, Ont.

- 10. Dated May 1st, 1871. Letter D. Very dangerous. Signed Wm. McMaster, President, and W. Cooke, Cashier. Color of blue numbers a trifle lighter than genuine. Vignette in centre coarser than genuine, particularly head of lion. In counterfeit the bases of letter A in "Dollars" are connected in one line, while in genuine there is a distinct opening. The staff or perpendicular line of letter P in "President" in counterfeit extends below line upon which "President" is written; in genuine it terminates directly on the line. There are five shaded lines under "Ten Dollars" in counterfeit, and only four in genuine. Shading of the title, Bank of Commerce, coarse and scratchy; lathe work excellent, but slightly defective. Back of note, color of green ink lighter than genuine, and lathe work defective. Paper is thinner than genuine.

CITY BANK MONTREAL, Montreal, P. Q.

- 10. Poor. On counterfeit the word "Parliament" is printed "Parliment."

DOMINION BANK, Toronto, Ont.

- 10. Check Letters A and B. Photo. Easily detected by poor coloring and omission of fine lettering at bottom over which signatures are written. Watermark, "Dominion Bank," is very faint, and green is almost a blue. Attempt to imitate color tints on back of note is very crude.

FARMERS BANK OF CANADA, Toronto, Ont.

- 10. Dated Jan. 2, 1907. Check letter A. Lathe work, vignette and numbering very poorly done. W. Seeltie Nesbitt, President; countersigned T. H. Weir, pro Genl. Manager.

IMPERIAL BANK, Toronto, Ont.

- 10. Dated Toronto, Ont., March 1, 1875. Letter B. Poor counterfeit. Portraits and lathe work in counters very poor. Back of note fair, but lathe work poor. Paper smooth and stiff.

LA BANQUE NATIONALE, Quebec, P. Q.

- 10. Dated April 28, 1860. Check letter A. Vignettes all coarsely done, as are the large 10's and the counters in both upper corners. Lettering is much better and deceptive. "P" in "President" directly over "D" in "DIX" on genuine, bottom border. Counterfeit, "P" is over the "IX."

MARITIME BANK, St. John, N. B.

- 10. Dated Oct. 5, 1881. Check letter A. Photographic pen and ink counterfeit. General appearance of this note is extremely poor and readily detected. Bank failed. Notes worthless.

TENS—Continued

MERCHANTS' BANK OF CANADA, Montreal, P. Q.

10. Photo. Letter D. Green tint on face and back is rubbed on over purple photographic tints with an oil green crayon pencil, which gives the green a yellowish blue and the work a blurred appearance. Very few notes printed.

MERCHANTS' BANK OF HALIFAX, Halifax, N. S.

10. Dated 1st Jan., 1874. Photograph and lithograph combined. Purplish tint in the photographic part, the 10—TEN—10 being done in red and green ink by lithography, and badly blurred. Vignette of ship under sail is very coarse, while in genuine it is very distinct.

10. Old issue. Dated 1st Jan., 1874. Engraved and lithographed, having blurred and dark look. "Cash'r," "Pres't" and name of printers, "Blades, East & Blandes, London," are all omitted.

MOLSONS BANK, Montreal, Que.

10. Date, Jan. 2, 1900. Letter B. Very poor photo. Has blurred appearance and is on heavy paper.

ONTARIO BANK, Toronto, Ont.

10. Letter A. Dated Bowmanville, Nov. 1st, 1870. Foliage in engraving of woodsman chopping down tree is indistinctly worked up, being rather blurred in its details. There are two issues of these counterfeits on some of which the imprint of the "British-American Bank Note Company, Montreal and Ottawa," does not appear.

10. Check letter A. A very poor photograph. No description necessary.

PEOPLE'S BANK OF NEW BRUNSWICK, Fredericton, N. B.

10. Photograph, poorly done. Plate A. Detected by its faded appearance.

QUEBEC BANK, Quebec, P. Q.

10. Dated Jan. 3, 1898. Letter C. Signed John Breakey, Pres.; countersigned V. F. Convey. Photo. Centre face of note, vignette "City of Quebec" badly blurred, but by careful printing might be improved. Figures in number of note in red are slightly thicker and longer than those on the genuine. Back nearly black instead of blue. Lathe work and paper fair.

STANDARD BANK OF CANADA, Toronto, Ont.

10. Dated Toronto 1st May, 1900. Check letter A. Very poor woodcut. Poor quality of paper. Numbering brick red and very poor. Lathe work in counters poorly done. Vignette portrait on right end exceedingly poor. Lettering of Canada Bank Note Printing Co., lower centre of note, broken and indistinct, also imprint of British-American Bank Note Co., Montreal, in lower border. Back has no semblance of lathe work.

- 10 raised from 1. Government issue. Vignette—Lady Dufferin. Note scraped with a knife and alterations of figures and large characters are done with pen and ink. Border and other parts of note made indistinct by ink lines scattered over. No genuine \$10 Dominion notes.

- 10 raised from 5. Many raised bills have been found in circulation. The altered parts are done by the "bugging" process, which shows very plainly upon holding the bill up to the light.

TWENTIES

EASTERN TOWNSHIPS BANK, Sherbrooke, P. Q.

20. Dated Jan. 2, 1903. Very dull, faded color; but few issued.

SILVER COUNTERFEITS

The 20, 25 and 50 cent Canada silver pieces have been extensively counterfeited.

ENGLISH BANK NOTES AND COINS

£5 English Bank Notes, dated London, 1862, and Sept. 13, 1901.

£5 Bank of England Note, dated January 4, 1898. Photographic pen and ink.

£10 Bank of England Notes, dated Sept. 21, 1901.

£20 Bank of England Notes, dated Birmingham, May 20, 1890, marked with blue stamp, "London and County Banking Co., Limited, Stratford."

£20 Bank of England Note, dated May 20, 1893. Pen and ink production.

£20 Bank of England Note, dated Jan. 15, 1896. The notes present a gray, dirty and greasy appearance, which has evidently been caused by inserting the water mark by an oily process. The cipher number of these bills is M—8, the consecutive numbers differing.

£50 English Bank Notes, dated London, May 16, 1883, marked with blue stamp, "London and County Banking Co., Limited, Brompton, 26—0."

£50 Bank of England Note, dated London, May 16, 1883, stamped in red letters across lower part of note, "Channel Island Bank, Limited, Jersey."

£50 Bank of England Notes, dated March 6, 1901.

£100 English Bank Notes, dated London, August 16, 1883.

£500 English Bank Notes, dated London, August 16, 1883.

£5 and £10 Provincial Bank of Ireland, each dated November 10, 1880.

The paper of these counterfeits is thicker and darker than that of the genuine.

ENGLISH SOVEREIGN.—A dangerous counterfeit; weight of genuine coin, 123.27 grains; fineness, 916 2-3. Weight and thickness same as genuine. Composed of platinum, heavily gold-plated.

As coins become worn, platinum can be observed distinctly. General appearance good, and liable to deceive. The dates are 1862, 1863 and 1872.

ENGLISH HALF-SOVEREIGN, composed of same metal as sovereign above reported, is in circulation.

Stolen Bank of England and Canadian Notes

The following notes of the Bank of England are reported to have been stolen:

Denomination.	Date.	Numbers.
£500	May 27, 1902	65,355; 65,356; 65,357
£100	June 1, 1903	42,673
£10	June 5, 1903	65,503

DOMINION BANK, Toronto, Ont.

10. Stolen. Dated Jan. 2, 1888. Series A. Nos. 46,001 to 47,000. Stolen when uncountersigned and signatures forged, but bank will pay 20 per cent. for any part of the \$10,000.

The Albany Trust Company

ALBANY, N. Y.

Assets Over - \$6,000,000

INTEREST ALLOWED ON DEPOSITS.

All matter of a banking and trust nature carefully managed.

GEO. C. VAN TUYL, JR., President.

GEO. P. HILTON, Vice-President.

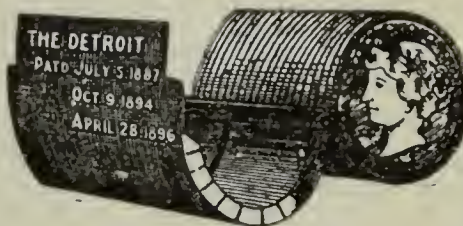
FREDERICK A. MEAD, Vice-President.

CHAS. H. BISSIKUMMER, Vice-Pres. and Secy.

ALONZO P. ADAMS, JR., Treasurer.

P. FITZSIMONS, JR., Assistant Treasurer.

"THE DETROIT" IS A TIME SAVING

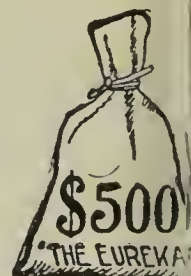


Only ½ the time is required to apply the "flat" paper. It is taken from the Cheapest Made of heavy pressed paper with self-sealing flap.

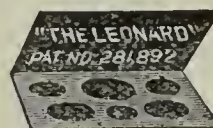
Hold all coins securely—can't slip out the ends, or unroll. Keep shape in dry or damp climates. Millions Used Annually. 11 sizes; \$2 per M. boxed. \$1.50 per M. in 10,000 lot.

COIN BAGS.

Ours "The Eureka" don't rip, because they are double stitched. We make twenty sizes.



COIN MAILING CARDS.



Just the thing for societies, churches, etc., to solicit funds for charitable purposes. Also being used for remitting small amounts and collecting small accounts.

6-HOLE COIN CARDS, like cut, 10c. doz. 100, postpaid, 75c.; 1,000 \$3; any printing, little more. 1-HOLE, any printing, \$3 M; less for more.

THE DETROIT COIN WRAPPER CO.

14 John R. St., Detroit, Mich.

Counterfeits of United States Notes

Denomina- tion.	Portraits or Vignettes.	Page	Dates or Series and Check Letters of							
			1862	1863	1869	1875	1878	1880	1901	1907
\$1	Chase Washington	25	A B C D							
		25	.....			D				
2	Hamilton Jefferson	25	A B C D							
		25	.....			D		D		
5	Hamilton Jackson	25	A	A D						
		26	.....		A* C*D*		A B*C*D*		D	
10	Lincoln Webster Buffalo	26	B C D	A B C D						
		27	.....		C	D*	B C C			
		27	.....					A B C D		
20	Liberty Hamilton	29	A B C D	A						
		29	.....		A*B*C*D*	A*B*C*D*	A B*C*D*			
50	Hamilton "Raised \$2" Clay Franklin	30	A B C D	A B C D						
		30	A B C D							
		30	.....		B					
		31	.....		A*B*C*D*		A*B*C D*			
100	Sp'd Eagle Lincoln	31	A B C D							
		31	.....				A*B*C*D*			
500	Adams	31	.....		B C D					
1000	Morris	31	A B C D	B C D						

Counterfeits of Treasury Notes

Denomina- tion.	Portraits.	Page	Series and Check Letters		☞ All bills prior to 1869 were printed on plain bank note paper; commencing 1869 to 1879, inclusive, on fibre distributed throughout the paper, known as the Wilcox patent; commencing 1880 to 1890, inclusive, on paper with two single fibre silk threads running lengthwise of the bill, known as the Crane patent; commencing 1891 to date, on paper with distributed fibre in two places on the bill, also known as the Crane patent.
			1890	1891	
\$1	Stanton	32		B C	
2	McPherson	32	A	A B C D	
5	Thomas	33		A D	
10	Sheridan	33	B	A B C	
20	Marshall	33	A*		
100	Farragut	33	A*B*C*D*		

Counterfeits of Silver Certificates

Denomina- tion.	Portraits or Vignettes.	Page	Series and Check Letters							
			1880	1886	1891	1896	1899			
\$1	Martha W. Allegorical Eagle	34		B D	A D					
		34				C D				
		34					C D			
2	Hancock Windom Allegorical Washington	34		A B C D						
		35			B C					
		35				B C D	A B C			
5	Grant Allegorical Indian Head	36		A B C D	A B C D					
		37				B C				
		37					A B C D			
10	Morris Hendricks	40	A*B*C*D*							
		41		A B	A B C D					
20	Decatur Manning	42	A*B*C*D*							
		43			A B C					
100	Monroe	43			D					

Gold Certificate	\$10	Portrait of Hillegas,	Page 44.	1907	D
Gold Certificate	20	Portrait of Garfield,	Page 44.	1882	A C*
Gold Certificate	20	Portrait of Washington,	Page 44.	1906	B D
Gold Certificate	100	Portrait of Benton,	Page 44.	1882	B

* Like Photos, Pen Work, etc.

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MASS.	Boston.	National Eagle	A	16
		\$2		
N. Y.	Kinderhook.	National Union	A	16
	Linderpark.	National Union	A	16
	N. Y. City.	Market	A	16
		Marine	A	16
		Ninth	A	16
		St. Nicholas	A	16
	Peekskill.	Westchester Co.	A	16
PA.	Philadelphia.	Sixth	A	16
R. I.	Newport.	National of R. I.	A	16
		\$5		
CAL.	*San Francisco.	Nevada, 1882	D	16
CONN.	Jewett City.	Jewett City	B	17
	Norwalk.	Central, 1882	A	17
	*Suffield.	First, 1882	C	17
ILL.	Aurora.	First	A	17
	Canton.	First	A	17
	Cecil.	First	A	17
	Chicago.	Central	A	17
		First	A	17
	*Fort Dearborn,	1882	C	17
	German		A	17
	Merchants'		A	17
	Traders'		A	17
	Union		A	17
	Galena.	First	A	17
	Paxton.	First	A	17
	Peru.	First	A	17
	*Quincy.	N. B. of Quincy, 1882	A	17
	Virginia.	Farmers'	A	17
KY.	*Lebanon.	Marion, 1882	D	17
	*Lexington.	*Fayette, 1882	D	17
		*National Exchange, 1875	D	17
LA.	*New Orleans.	Union, 1882	C	17
MASS.	Boston.	Boylston, 1875	C	17
		*Fourth, 1882	A	17
		*Globe, 1875	C	17
		*Pacific, 1875	B	17
	*Dedham.	Dedham, 1875	B	17
	*Fall River.	Pocasset, 1875	C	17
	*Harwich.	Cape Cod, 1882	A	17
	*Leicester.	Leicester, 1875	C	17
	*Lynn.	First, 1882	A	17
	New Bedford.	*First, 1875	B	17
		Merchants'	C	18
	Northampton.	First	C	18
	*Southbridge.	1875	B	18
	*Waltham.	Waltham, 1882	B	18
	Westfield.	Hampden	CD	18
MICH.	*Bay City.	First	B	18
	Flint.	First, 1882	C	18
	Grand Rapids.	Old, 1882	F	18
	Jackson.	People's	D	18
	*Niles.	Citizens', 1882	B	18
MO.	*Joplin.	First, 1882	C	18
	Springfield.	Natl. Ex., 1882	C	18
	St. Louis.	State 1882	C	18
N. H.	*Derry.	N. B. of Derry, 1882	C	18
N. J.	Morristown	National Iron, 1882	A	18
N. Y.	Amsterdam.	Manufacturers'	B	18
	Castleton.	N. B. of Castleton	D	18
	N. Y. City.	*Amcr. Exchange, 1882	F	18
		American Exchange, 1902	B	18
		Citizens' International	—	18
		*N. B. of Commerce, 1882	G	18
		*National City, 1882	U	18
	Pawling.	N. B. of Pawling	A	18
	Rome.	Fort Stanwix	B	18
	Troy.	National State	A	18
		*National State, 1882	A	18
OHIO.	*Cincinnati.	Fifth, 1882	A	19
	*Springfield.	Lagonda, 1875	B	19
PENN	Hanover.	First	D	19
	Tamaqua.	First	B	19
R. I.	*Providence.	Blackstone Canal, 1882	B	19
		*Commercial, 1882	A	19
TEX.	*Hillsboro.	Hill County, 1882	D	19
VT.	*Montpelier.	Montpelier, 1875	A	19
	*St. Johnsbury.	First, 1875	C	19
WIS.	*Milwaukee.	First, 1882	B	19
		\$10		
ARIZ.	*Phoenix.	Phoenix, 1882	C	19
CAL.	*Los Angeles.	L. A., 1882	A	19
	*San Francisco.	Wells-Fargo-Nevada	G	19
COLO.	*Denver.	Denver, 1882	E	19
ILL.	*Rockford.	Third, 1902	B	19
IND.	Lafayette.	Lafayette	A	19
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	Richmond.	Richmond	A	19
	Vevay.	First	A	19

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LA.	New Orleans.	Germania, 1882	C
		*Hibernia, 1882	B
MASS.	*Athol.	Millers River, 1882	B
	*Boston.	Eliot, 1882	C
	*New Bedford.	Mechanics', 1882	B
	*Roxbury.	Peoples', 1882	A
MICH.	*Detroit.	First, 1882	C
		Union, 1882	B
MISS.	*Jackson.	First, 1882	C
N. Y.	Albany.	Albany City	A
	*Auburn.	Auburn City	A
	Buffalo.	Farmers' & Manufacturers'	A
	*Ithaca.	Tompkins County, 1882	B
	*Kingston.	Nat'l Ulster County	B
	Lockport.	First	A
	Newburg.	Highland	A
	N. Y. City.	American	A
		Citizens Central	G
		Croton	A
		First	A
		First, 1902	M
		Marine	A
		Market	A
		Mechanics'	A
		Merchants'	A
		N. B. of Commerce	A
		*N. B. of Commerce, 1882	K
		N. B. of State N. Y.	A
		Union	A
	Poughkeepsie.	City	A
		Farmers & Manufacturers'	A
		First	A
	Red Hook.	First	A
	Rochester.	Flour City	A
	Rome.	Central	A
	Syracuse.	Syracuse	A
	Troy.	Mutual	A
	Waterford.	Saratoga County	A
OHIO.	Cincinnati.	Third, 1882	C
	Watkins.	Watkins	A
PENN.	Philadelphia.	First	B
		Third	B
TEX.	Beaumont Gulf.	1902	C
	*Fort Worth.	N. B. of Ft. Worth	C
	*Weatherford.	Melts. & Farm., '82	A
VT.	*Vergennes.	Nat'l Bank of, 1882	B

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ALA.	*Talladega.	Ishel, 1882	A	21
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IND.	Indianapolis.	First	A	21
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		Tradesmen's	AD	23
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MASS.	Boston.	First	A	23
		National Revere	A	23
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ARRANGED BY STATES, THE DENOMINATIONS AND CHECK LETTERS.

No National Bank Notes were printed on fibre paper prior to 1875.

STATE	\$1	\$2	\$5	\$10	\$20	\$50	\$100	\$500	\$1000
Alabama					A				
Arizona				C					
California			D	A G					
Colorado				E					
Connecticut			A B C		A				
Illinois			A C	B	A				
Indiana				A	A				
Indian Ter.					A				
Kentucky			D		A				
Louisiana			C	C B					
Maryland							A		
Massachusetts	A		A B C D	A B C	A		A		
Michigan			F B C D	B C					
Mississippi				C					
Missouri			C						
N. Hampshire			C						
New Jersey			A			A			
New York		A	A D B F U G	A B G M R	A B	A C D	A		
Ohio			A B	C			A		
Pennsylvania			B D	B	A		A		
Rhode Island		A	A B						
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